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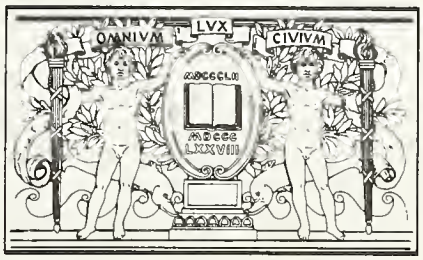

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"To Hell with Urban Renewal"

The development of the North Harvard Street Housing project was one of the most tragic urban renewal stories of the sixties.

In 1960, the Boston Redevelopment Authority (BRA) announced plans for the development of a 10-story luxury apartment building on the site. On 6/1/62, Stadium Apartments, Inc. made a deposit for this purpose.

A public hearing was held on 6/27/62 to discuss the proposed plans. Even though there appeared to be a good deal of negative response to the proposal, the urban renewal plan was approved by the BRA on 9/26/62 and by the city council on 12/27/62.

Federal approval for the plan was obtained by the BRA on 7/29/64, and the land was acquired by eminent domain on 11/19/64.

After repeated eviction notices to the residents*, the BRA began a "relocation and demolition" process. In August, 1965, the BRA, anticipating some local resistance, arrived on the site accompanied by the Tactical Police Force and forces from the Sheriff's office. They were met by student members of SDS, blacks from Roxbury, and a wide coalition of anti-urban renewal people from the Greater Boston area. A "Bloody Riot" ensued in which twenty-one arrests were made.

Even though the relocation and demolition process had succeeded in ousting 82 families and demolishing 33 homes, some of the residents remained.

The public furor that arose from this incident pressured Mayor John Collins into establishing a "Blue Ribbon Panel" to investigate the issue in depth (8/17/65).

On 2/23/66, the Panel's Report was released. Its recommendations included:

1. Abandoning the luxury apartment idea in favor of low and moderate income apartments;
2. The BRA should let the current residents repurchase their houses if they agreed to rehabilitate them to code standards;
3. The BRA should stop demolition on the site;
4. The BRA should offer former residents an opportunity to repurchase their land**; and
5. The BRA should solicit developers for the site through all channels including newspaper ads.

*The BRA claimed they were tenants. BRA reasoned it had "taken" the land, therefore those remaining on the site must pay rent until eviction. The residents, however, queried the proposition on two counts: they did not acknowledge the BRA and the land take; they claimed they already owned their houses and had not sold them. How could they pay rent for what was rightfully theirs?

Letters were sent by the BRA to former owners in April, 1966, and to "tenants" in June of 1966 setting the terms of repurchase. With one exception, nobody pursued the BRA offers. (Perhaps the residents felt that any dealings with the BRA would imply recognition of the BRA and its hold on their land. A refusal to communicate with BRA could support the position that the residents denied the BRA's existence, and therefore its right to take this land.)

Shortly after the Blue Ribbon Panel's recommendations were released, a group of priests, ministers, and rabbis from the Allston/Brighton area formed the Committee for North Harvard. CNH was considered to be a local group by the BRA and the Mayor (no site residents were on the Board) and might well be a prime candidate to sponsor the imminent low and moderate income housing project.

On 1/6/67, the BRA tentatively designated CNH as the sponsor for the site. The BRA had received other indications of interest in the site development from the Teamsters, the New England Urban Development Corp., the Hamiltion Realty Co., and the Episcopal Housing Corp. (Most of the proposals were 221 d3; the Teamsters, however, had proposed Section 202 (elderly housing) for the site.)

It is assumed that CNH was selected because of its "local" as well as ecumenical composition.

CNH, through its five member churches (two Methodist, two Catholic, and one Jewish), had obtained a letter of committment from Kittay Foundation to provide a non-interest bearing loan for cash to bring the project to an initial closing.

On 9/28/67 CNH filled out the FHA form #3433 under the heading motivation:

> "It is generally recognized that in the Brighton-Allston area, there is a critical shortage of decent housing at moderate rents for individuals and families. This group (Committee for North Harvard, Inc.) was organized to help solve this shortage."

For the balance of 1967, through 1968 and into the fall of 1969, CNH pursued the Federal Mortgage (221 d3) through HUD. (FHA indication of feasibility was issued in October, 1968.)

** One of the former owners was Harvard University. Three of its houses had been vacated (prior to the eviction process) and demolished in 1965. One BRA letter referred to the close relationship between Harvard and BRA. Some people who recall the site development process suggest that Harvard was behind the luxury housing concept initially, and certainly did not oppose the site clearance later. Whatever the role Harvard played, it was conspicuously absent from the BRA files and the press clippings at the time.

During the same period of time, the remaining residents had organized themselves, placed a huge sign on the site proclaiming "To Hell with Urban Renewal", received help from local politicians who beseached President Nixon to veto the HUD committment* and openly defied the BRA by not paying "rent" or accepting "slum prices" for their property. (It should be noted that the value of this land was considerably greater at this time than in 1960 due to the rapid influx of students to the area and the desirability of the site.)

In August, 1969, CNH changed its name to Charlesview, Inc. While one of the directors suggested that the name change was purely aesthetic, it was also true that CNH was receiving increasing criticism for not stopping the BRA bulldozers.

A new Blue Ribbon Panel report was issued on 7/1/68, recommending to the BRA that those structures remaining on the site be allowed to remain in fact, and that the FHA project should only proceed to build upon that portion of the land which was already vacant.

While it is difficult to ascertain from the files, it appears that one of two events occured: either FHA threatened to rescind its total commitment unless the entire site were cleared, and/or the BRA (under Warner at this time) felt compelled to complete its relocation and demolition process in spite of the increasing public opposition.

Warner claimed that if the entire site were not cleared by 11/1/69, FHA would rescind its mortgage commi tment. So claiming, the BRA made one more public and private plea to the residents for settlement and cooperation. They met with the same results.

In mid-October, 1969, the Sheriff's office arrived on the site and physically evicted the remaining residents (a number of whom were elderly women). Moving vans were pulled up to the houses, and possessions were placed in the trucks and taken away.

Legal Council for the residents went to court and successfully pleaded that their clients had been denied due process under the law. The Court ordered the BRA to reinstate the residents and their property until a hearing could he be held. The BRA reluctantly acceded to the Court. The residents were allowed to return to their homes**

*Representative T.J. Barry, a Republican, wrote to Nixon that the site was "not a ghetto slum" but a neighborhood of residents "who took pride in the possession and upkeep of their homes".

**The BRA still maintained that the residents were tenants. As such, many of them were as much as 5 years in arrears of their "rent" payments.

which had been badly damaged by the movers and the sheriff's men. Suits were initiated by the residents for these damages as well as damage to their personal belongings which had been thrown in the middle of the floor when the movers returned them.

Not surprisingly, the Court found in favor of the BRA. Amidst tears, frustration, and anger, the residents gave up their long fight in time for the BRA to have the site raized by the 11/1/69 deadline*.

The completion date of the project was October, 1971.

*An interview with a BRA official said that the deadline was, in fact, real. The costs of materials and construction were escalating so rapidly that the contractor was not going to keep his fixed bid open beyond 11/1. If the bid were to be raised, CNH would have to renegotiate with FHA for an increased mortgage. In view of the political situation, it is easy to see why the BRA wanted to meet the 11/1/69 deadline.

Synopsis of Development Process

Sponsor: Originally Committee for North Harvard. Changed name to Charlesview, Inc. in 1969.

First Ecumenical Housing Project in Massachusetts.

Board of Directors: thirty members. 10 directors selected from each of three denominations: Protestant, Catholic, and Jewish. Directors chosen by Ecumenical Board representing three faiths.

Considered "local" group by BRA and officials in the city. No site residents were on the Board of Directors (to my knowledge).

Owner of land: BRA took land by eminent domain on 11/19/64.

BRA sold land to Charlesview, Inc. on 11/4/69 for $20,000.

Architect: The Pard Team, Inc.

Architect's fee for design: $90,594

Architect's fee for supervision: $54,406

Builder: VAPPI Construction, Inc.

Builder's General Overhead fee: $51,601

Builder's profit: $155,022

Management: Carter Realty, Inc.

Manager in charge of project: Max Lefkowith (one of the founding directors of CNH/Charlesview, Inc.)

Available evidence indicates that all transactions in the development history were conducted in an arms-length manner.

The City of Boston paid $80,000 for utilities and parking, as well as $154,799 for excess foundation costs. The latter was needed because of the poor fill and drainage features of the site.

The project was conducted under Urban Renewal, with ecumenical sponsorhsip provided by Charlesview, Inc., a non-profit corporation.

A copy of the architects' program is attached hereto.

Tenancy is a mixture of regulated rents (FHA income limitations (221 d3) on residents) and rent supplements. BRA required Charlesview to make 30% of the proposed apartments available to the Boston Housing Authority for public rent supplementation/assistance.

In addition to the above, the Urban Renewal Plan agreement between BRA and Charlesview included the following requirements*:

*This list is not all-inclusive.

1. A minimum of 140, and a maximum of 280 D.U.'s on the site.
2. An F.A.R. not to exceed 1.5.
3. Land coverage of the parcel area not to exceed 20%.
4. The interior of every D.U. must receive a minimum of 1/2 hour sunlight per day at the winter solstice.
5. A setback was required.
6. Parking was to be provided at a ratio of 13 spaces for every 10 D.U.'s.
7. Off street loading was to be provided.
8. Walkways were specified in minimum widths to allow for mechanized snow removal.
9. An open space minimum requirement of 300 sq. feet per D.U.
10. At least 6 shade trees not less than 8" in diameter must be planted.
11. Signs were restricted in size and number.

In addition to the above, the maintenance for the area must be cceptable, city ordinances must be met, and other local and Federal equirements must be met as required.

There is no indication that the client/user was ever taken into onsideration in the design or development processes. Modifications hat appeared during development were primarily financially-linked; he number of units vacillated and the FHA mortgage was amended as a esult of the delays in the BRA relocation process while construction nd material costs were rising.

Previous site residents were given priority to relocate in the new roject, but none took advantage of the BRA offer.

According to the agreemetn between BRA and Charlesview, all deisions with respect to tenant selection and tenant relations shall e set by Charlesview, Inc. The only BRA stipulation was that Charlesiew must meet equal opportunity requirements (as well as select 30% ow income residents) in its selection process.

With a waiting list in excess of 500 families, the Charlesview anager (Lefkowith) submits all applications to a three-man (three lergy who "volunteer") selection board for approval. Applicants are hecked (investigated) for credit rating and any/or all available nformation. The families who pass through this screening process, ncluding the BHA applicants, are the ones selected to live there. One out of three applicants was accepted from BHA.)

It is not clear that the tenants can effect any control over anagement of the tenant selection process, Nor is it known whether r not any tenants serve on the 30-man Board of Directors. At the nception of the project, Tenant Orientation meetings were conducted

r management to apprise prospective tenants of the facts about the roject, what was planned, and what was to be expected of them if ey got into the project. (We do not know if this process continued ter the project was initially filled.)

According to our observations and a phone interview with the nager, there are no apparent over-concentrations of young families, enagers, or elderly persons. Specific site demographic information s unavailable from both management and FHA.

In 1960, there were over 100 families living on the site in one, o, and three family detached structures. The 1964 land taking t a BRA urban renewal, multi-family zoning into effect.

According to the BRA Brighton/Allston representative, potential velopments surround the site. A Real Estate Developer has proposed 8-10 story privately financed housing complex nearby. This has en met by community disapproval, but the project still exists.

There is a large parcel of industrially zoned land behind the lkswagen Dealer owned by REA Express. The BRA official expects this be developed in the not too distant future.

Harvard has proposed a 500-unit Married Student Housing complex its Business School's parking lot, as well as additional school ilities. It is assumed that the parking provided at present would moved into a structure. No date is available for this or the other elopments.

The North Harvard Street project remains under the control of rlesview, Inc., and is considered one of the most successful housing tures undertaken in the 221 (d)3 program.

A phone call to the management on 4/30/73 revealed that there were vacancies and a two year wait to get into the project.

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FHA FORM NO. 2013
Rev. 3/70

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION

Form Approved
Budget Bureau No. 63-R0676

APPLICATION - PROJECT MORTGAGE INSURANCE

Project Name: CHARLESVIEW, INC.

Project No.: 023-55128

TO: The Provident Institution for Savings in the Town of Boston and the FEDERAL HOUSING COMMISSIONER.

The undersigned hereby requests a loan in the principal amount of $ 5,089,100. to be insured under the provisions of Section 221(d)(3) of the National Housing Act, said loan to be secured by a first mortgage on the property hereinafter described.

Insurance of advances during construction [ ] is, [ ] is not desired, [ ] Feasibility [ ] Conditional [X] Firm Amended

Type of Mortgagor: [ ] PM [ ] LD [ ] B-S [X] NP Permanent Mortgage Interest Rate 3 %.

A. LOCATION AND DESCRIPTION OF PROPERTY:

1. Street Nos.	2. Street	3. Municipality	4. County	5. State

6. Type of Project	7. No. Stories	8. Check Applicable Box(es)	9. Est. Ave. Monthly Rental per Unit
[ ] Elevator [X] Walkup	4	[X] Row [ ] Detached [ ] Semi-detached	$ 167.80 Mo.

10.	11. No. Units	12. No. Bldgs.	13. List Accessory Buildings or Space:
[X] Proposed [ ] Existing		8	laundry-clinic-commercial-storage

SITE INFORMATION	BUILDING INFORMATION	
14. Dimensions: ft. by ft., or 283,112 sq. ft.	16. Structural System: Precast Concrete	16a. Yr. Built
15. Zoning (If recently changed, submit evidence): BRA - MF	17. Exterior Finish: Concrete	18. Heating-A/C System: Gas/FHW

B. INFORMATION CONCERNING LAND OR PROPERTY:

19. Date Acquired	20. Purchase Price	21. Additional Costs Paid or Accrued	22. If Leasehold Annual Ground Rent	23.a TOTAL COST	23. b Balance Outstanding	24. Relationship-Business, Personal or Other Between Seller & Sponsor
11/4/69	$20,000.	$ -0-	$ -0-	$ 20,000.	$	BRA

25. Utilities— Public / Community
Water [ ] [ ]
Sewers [ ] [ ]

26. Unusual Site Features—
[ ] Cuts [ ] Fills [ ] Rock Formations [ ] Erosion
[X] Poor Drainage [X] High Water Table [ ] Retaining Walls
[ ] Other (Specify) _____ [ ] None

C. ESTIMATE OF INCOME:

27. No. of Each Family Type Unit	Living Area (Sq. Ft.)	Composition of Units	Unit Rent Per Month	Total Monthly Rent For Unit Type
71	565	1BR-LR-DR-K-B	$ 135.	$ 9,585.
40	906	2BR-LR-DR-K-B	160.	6,400.
58	1154	3BR-LR-DR-K-B	187.	10,846.
40	1302	4BR-LR-DR-K-1½B	206.	8,240.

28. TOTAL ESTIMATED RENTALS FOR ALL FAMILY UNITS $ 35,071.

29. No. Parking Spaces—
[ ] Attended — Open Spaces _____ @ $ -0- per month
[X] Self Park — Covered Spaces -0- @ $ -0- per month

30. Commercial
Area-Ground Level 2786 Sq. Ft. @ $ .29 per sq. ft./mo. 810.
Other Levels 10540 Sq. Ft. @ $ .29 per sq. ft./mo. 3,077.

FEDERAL HOUSING ADMINISTRATION RECEIVED DEC 16 1971 BY REFERRED TO

31. TOTAL ESTIMATED GROSS PROJECT INCOME AT 100% OCCUPANCY $ 38,958.

32. TOTAL ANNUAL RENT (Item 31 x 12 months) $ 467,496.

33. Gross Floor Area—	34. Net Rentable Residential Area—	35. Net Rentable Commercial Area—
215,898 Sq. Ft.	195,932 Sq. Ft.	13,326 Sq. Ft.

36. NON-REVENUE PRODUCING SPACE

Type of Employee	No. Rms.	Composition of Unit	Location of Unit in Project
Superintendent		1BR	Central

D. EQUIPMENT AND SERVICES INCLUDED IN RENT: (Check Appropriate Items)

37. EQUIPMENT
[X] Ranges (Ga XXXXXX)
[X] Refrig. XXXX Elec.)
[ ] Air Cond. (Equip. Only)
[X] Kitchen Exhaust Fan
[ ] Laundry Facilities
[X] Disposal
[ ] Dishwasher
[ ] Carpet
[ ] Drapes
[X] Other (Specify) Coin Op Laundry

38. SERVICES
GAS: [X] Heat [X] Hot Water [X] Cooking [ ] Air Conditioning
ELEC. [ ] Heat [ ] Hot Water [ ] Cooking [ ] Air Conditioning [X] Lights, Etc., in Unit
OTHER FUEL: [ ] Heat [ ] Hot Water
[X] WATER [X] OTHER Janitor

39. Special Assessments:
a. [ ] Prepayable [ ] Non-Prepayable
b. Principal Balance $ _____
c. Annual Payment $ _____
d. Remaining Term _____ Years

ANNUAL EXPENSE:		
E–		
---------	$ 22,206.	
---------	2,220.	
TOTAL ADMINISTRATIVE --		$24,426.
xp. ------	$ -0-	
d		
Water)----	29,000.	
Power ----	27,000.	
--------	4,500.	
---------	-0-	
emoval-----	-0-	
---------	10,300.	
---------	2,000.	
TOTAL OPERATING ------		$72,800.
E		
---------	$ 6,400.	
---------	6,400.	
---------	800.	
---------	9,800.	
s ---------	4,000.	
---------	1,460.	
TOTAL MAINTENANCE ----		$28,860.
Reserve (.0060 x total for Line 41) ----------		$20,754.
TOTAL EXPENSE -----		$146,840.
E. Assessed		
1% E.G.@		
per $1000–	$ 66,618.	
Est. Assessed		
@		
per $1000–		
x ---------	536.	

TOTAL TAXES ----------		$67,154.
ESE & TAXES ----------		$213,994.

PTATIONS:		
ojt		
n (Line C32 Page 1) -------		$467,496.
ne Project)		
----------		95 %
s Income (Line 30 x 31)------		$444,121.
penses *(Line 29)* --------		$213,994.
roject *(Line 32 – Line 33)*---		$230,127.
Line 29 ÷ Line 32)--------		48 %

G. ESTIMATED REPLACEMENT COST:		
▲ 36a. Unusual Land Improvements ---	$ 159,852.	
▲ 36b. Other Land Improvements -----	$ 174,107.	
▲ 36c. Total Land Improvements ----------		$ 333,959.
STRUCTURES–		
▲ 37. Main Buildings ----------	$ 3,458,988.	
▲ 38. Accessory Buildings		
▲ 39. Garage ----------		
▲ 40. All other Buildings ----------		
▲ 41. TOTAL STRUCTURES ---------		$ 3,458,988.
▲ 42. General Requirements ----------		$ 153,304.
FEES–		
▲ 43. Builder's Gen. Overhead @ ____ % ----------	$ 51,601.	
▲ 44. Builder's Profit @ ____ % ----------	155,022.	
▲ 45. Arch. Fee-Design @ ____ % ----------	90,594.	
▲ 46. Arch. Fee-Supvr. @ ____ % ----------	54,406.	
▲ 47. Bond Premium ----------	35,572.	
▲ 48. Other Fees ----------	-0-	
▲ 49. TOTAL FEES ----------		$ 387,195.
50. TOT. for all Imprmts. (Lines 36c, 41, 42 & 49)		$ 4,333,446.
51. Cost Per Cross Sq. Ft. ----------		$ 20.07
52. Estimated Construction Time ----------		____ Months
CARRYING CHARGES & FINANCING-		
▲ 53. Int. 24 Mos. @ 7.5 % on $2,544,550. --	$ 381,682.50	
▲ 54. Taxes ----------	14,000.	
▲ 55. Insurance ----------	6,000.	
▲ 56. FHA Mtg. Ins. Pre. (0.5%)	-0-	
▲ 57. FHA Exam. Fee (0.3%)	15,267.30	
▲ 58. FHA Inspec. Fee (0.5%)	25,445.50	
▲ 59. Financing Fee (2 %)	101,782.	
▲ 60. AMPO (2 %)	101,782.	
▲ 61. FNMA/GNMA Fee (1 %)	50,891.	
▲ 62. Title & Recording -------	21,374.70	
63. TOTAL CARRYING CHGS. & FINANCING --		$ 718,225.
LEGAL AND ORGANIZATION–		
▲ 64. Legal ----------	$	
▲ 65. Organization ---------		
66. TOTAL LEGAL AND ORGANIZATION -----		$ 17,500.
▲ 67. Consultant Fee ----------		$ -0-
68. Builder and Sponsor Profit & Risk --------		$ -0-
69. TOTAL EST. DEVELOPMENT COST *(Excl. of Land or Off-site Cost)(Line 50+63+66+67+68)*		$ 5,069,171.
70. LAND (Est. Market Price of Site)		20,000.
____ sq. ft. @ $ ____ per sq. ft.		$
71. TOTAL ESTIMATED REPLACEMENT COST OF PROJECT *(Add 69 + 70)* ------		$ 5,089,171.

JEMENTS FOR SETTLEMENT:	
T COSTS (Line 69) ----------	$
TDNESS (or Cash required sition) ----------	$
Le 72 + 73) ----------	$
----------	$
Der Than Cash -	$
e 6 ----------	$
ENT REQUIRED (Line 74 – 77) -	$
ETINC DEFICIT ----------	$
DISCOUNT ----------	$
(% of Mtge. Amount) ---------	$
(nstruction Costs ---------	$
MTED CASH REQUIREMENT +79 + 80 + 81 + 82) ----------	$

Source of Cash to meet Requirements:	Amount
	$
Mortgage	$
	$
	$
	$
TOTAL	$

(Required Exhibits)		
	7.	Personal Financial & Credit Statement of Sponsors
	8.	Form 2530 Previous Participation Certification
Site Control (Option or Purchase) and Legal	9.▲	Form 2328 Contractor's and/or Mortgagor's Cost Breakdown
n of Property	10.▲	Architectural Exhibits - Preliminary
ual Employment Opportunity Certification	11.▲	Architectural Exhibits - Final
igibility as Non-Profit Corporation	12.▲	Survey
Last Arms-Length Transaction Price	13.▲	Evidence of Architect E & O Insurance Coverage
f Site	14.▲	Copy of Owner Architect Agreement

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J. NAMES, ADDRESSES AND TELEPHONE NUMBERS OF THE FOLLOWING:

1. Sponsor(s)

Charlesview, Inc. c/o William J. Furlong, 650 Huntington Avenue, Boston, Mass.

Tel. 731-8700

2. General Contractor

▲ VAPPI Construction Co., Inc., 240 Sidney Street, Cambridge, Mass.

3. Architect

▲ Pard Team Inc., 48 State Street, Boston, Mass.

4. Sponsor's Attorney

▲ Norman S. Weinberg, Esq., 20 Beacon Street, Boston, Mass.

K. CERTIFICATION:

The undersigned, as the principal sponsor of the proposed mortgagor, certifies that he is familiar with the provisions of the Regulations of the Federal Housing Commissioner under the above identified Section of the National Housing Act and that to the best of his knowledge and belief the mortgagor has complied, or will be able to comply, with all of the requirements thereof which are prerequisite to insurance of the mortgage under such Section.

The undersigned further certifies that to the best of his knowledge and belief no information or data contained herein or in the exhibits or attachments listed herein are in any way false or incorrect and that they are truly descriptive of the project or property which is intended as the security for the proposed mortgage and that the proposed construction will not violate zoning ordinances or restrictions of record.

The undersigned agrees with the Federal Housing Administration that pursuant to the requirements of the FHA Regulations, (a) neither he nor anyone authorized to act for him will decline to sell, rent or otherwise make available any of the property or housing in the multifamily project to a prospective purchaser or tenant because of his race, color, religion or national origin; (b) he will comply with federal, state and local laws and ordinances prohibiting discrimination; and (c) his failure or refusal to comply with the requirements of either (a) or (b) shall be a proper basis for the Commissioner to reject requests for future business with which the sponsor is identified or to take any other corrective action he may deem necessary.

Date _____ Signed Charlesview Inc by: Norman S. Weinberg atty.
(Sponsor)

REQUEST FOR CONDITIONAL COMMITMENT

TO: FEDERAL HOUSING COMMISSIONER:

Pursuant to the provisions of the Section of the National Housing Act identified in the foregoing application and FHA Regulations applicable thereto, request is hereby made for the issuance of a conditional commitment to insure a mortgage covering the property described above.

After examination of the application and the proposed security, the undersigned considers the project to be desirable and is interested, subject to the issuance of a firm commitment by FHA, in making a loan in the principal amount of $_____, which will bear interest at _____%, will require repayment of principal over a period of _____ months according to an amortization plan to be agreed upon.

Insurance of advances during construction ☐ is, ☐ is not desired.

It is understood that the financing expense in the amount of $_____ is subject to adjustment so that the total will not exceed ____ % of the amount of your commitment.

Herewith is check for $_____, which is in payment of the application fee required by said FHA Regulations.

Signed _____
(Proposed Mortgagee)

_____
(Address of Mortgagee)

REQUEST FOR FIRM COMMITMENT

TO: FEDERAL HOUSING COMMISSIONER:

Pursuant to the provisions of the Section of the National Housing Act identified in the foregoing application and FHA Regulations applicable thereto, request is hereby made for the issuance of a firm commitment to insure a mortgage covering the property described above.

After examination of the application and the proposed security, the undersigned considers the project to be desirable and is interested in making a loan in the principal amount of $ 5,089,100, which will bear interest at 7½%, will require repayment of principal over a period of _____ months according to amortization plan to be agreed upon.

Insurance of advances during construction ☐ is, ☐ is not desired.

It is understood that the financing expense in the amount of $_____ is subject to adjustment so that the total will not exceed _____ % of the amount of your commitment.

Herewith is check for $_____, which is in payment of the application and/or commitment fee required by said FHA Regulations.

The Provident Institution for Savings in the Town of Boston
Signed by Joseph A. Crawford asst. V.P.
(Proposed Mortgagee)

86 Temple Place Boston, Mass
(Address of Mortgagee)

FOR FHA USE ONLY

Date Rec.						
Amount						
Code						
Schedule						
Rec. By						

FHA FORM NO. 2264-A
Rev. 9 70

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION

SUPPLEMENT TO PROJECT ANALYSIS

SECTION/TITLE 221(d)(3) Amended

☐ FEASIBILITY
☐ CONDITIONAL
☒ FIRM

Name of Mortgagor: Charlesview, Inc.

Project No.: 023-55128 NP

Name of Project: Charlesview

Location of Project (Street, City and State): North Harvard St., Boston, Mass.

TYPE OF MORTGAGOR

☒ Private ☐ Profit ☐ Public ☒ Non-Profit ☐ State or Federal Instrumentality, etc.

☐ Management Coop. ☐ Sales Coop. ☐ Investor-Sponsor ☐ Builder-Seller ☐ Limited Distribution

TYPE OF PROJECT

☒ Rental Housing ☐ Nursing Home ☒ New Construction ☒ Non-Elevator

☐ Cooperative ☐ Intermediate Care Facility ☐ Rehabilitation ☐ Elevator

☐ Condominium ☐ Housing for the Elderly ☐ Redevelopment ☐ _____

☐ Land Development ☐ Mobile Home Court ☐ Supplement Loan ☐ _____

I - DETERMINATION OF MAXIMUM INSURABLE MORTGAGE

CRITERIA	(COL. 1)	(COL. 2)	(COL. 3)
1. MORTGAGE OR LOAN AMOUNT REQUESTED IN APPLICATION			$ 5,089,100
2. STATUTORY DOLLAR LIMIT			$ 12,500,000
3. AMOUNT BASED ON VALUE OR REPLACEMENT COST:			
a. Value (Replcmt. Cost) in Fee Simple $ 5,089,171 × 100 %		$ 5,089,171	
b. Value of Leased Fee $ _____ × _____ %	$ _____		
c. Unpaid Balance of Special Assessment	$ _____		
d. Total Item b Plus Item c		$ –	
e. Item a Minus Item d			$ 5,089,171
4. AMOUNT BASED ON LIMITATIONS PER FAMILY UNIT:			
a. Number of no Bedroom Units _____ × $ _____	$ _____		
Number of one Bedroom Units 72 × $ 18,758	$ 1,350,576		
Number of two Bedroom Units 40 × $ 22,511	$ 900,440		
Number of three Bedroom Units 58 × $ 28,247	$ 1,644,126		
Number of four or more Bedroom Units 40 × $ 32,098	$ 1,283,920		
*b. Cost not Attributable to Dwelling Use $ 416,179 × 100 %	$ 416,179		
c. Item a Plus Item b		$ 5,595,241	
d. Total Number of Spaces _____ × $ _____		$ –	
e. Sum: Value of Leased Fee and Unpaid Balance of Special Assessment(s)		$ –	
f. Item c or Item d whichever is applicable - minus Item e			$ 5,595,241
5. AMOUNT BASED ON DEBT SERVICE RATIO:			
a. Mortgage Interest Rate	3.0 %		
b. Mortgage Insurance Premium Rate	– %		
c. Initial Curtail Rate	1.295813 %		
d. Sum of Above Rates		4.295813 %	
e. Net Income $ 230,127 × 95 %		$ 218,620	
f. Annual Ground Rent $ _____ + Annual Spec. Ass'mt. $ _____		$ _____	
g. Item e Minus Item f		$ 218,620	
h. Item g Divided by Item d			$ 5,089,141
6. AMOUNT BASED ON ESTIMATED COST OF REHABILITATION PLUS: (i) "As Is" Value, or (ii) Acquisition Cost, or (iii) Existing Mortgage Indebtedness Against Property Before Rehabilitation:			
a. Estimated Cost of New On-Site Improvements	$ _____		
b. Estimated Cost of New Off-Site Construction	$ _____		
c. Total Carrying Charges, Financing and Contingency Reserve	$ _____		
d. Total Legal, Organization and Consultants Fee, if any	$ _____		
e. Sum of Item a through Item d		$ _____	
f. "As Is" Value of Prop. Before Rehab. $ _____ × _____ %	$ _____		
g. Existing Mortgage Indebtedness (Property Owned) or Purchase Price of Property (To be Acquired)	$ _____		
h. Item e Plus Item f or Item g, whichever is lesser		$ _____	
i. Item h × _____ %			$ _____
7. AMOUNT BASED ON MORTGAGOR'S TOTAL COST OF ACQUISITION:			
a. Purchase Price of Project	$ _____		
b. Repairs and Improvements, if any	$ _____		
c. Total Carrying Charges, Financing, Legal and Organization	$ _____		
d. Sum of Item a through Item c		$ _____	
e. Item d × _____ %			$ _____

CRITERIA	(COL. 1)	(COL. 2)	(COL. 3)
8. AMOUNT BASED ON SUM OF UNIT MORTGAGE AMOUNTS			$
9. AMOUNT BASED ON ESTIMATED COST TO MORTGAGOR:			
a. Total Estimated Cost *(Exclusive of Site and Required Construction Off the Site)*	$		
b. Purchase Price of Site	$		
c. Total Cost of Clearing Site, if any	$		
d. Expense of Relocating Occupants, if any	$		
e. Cost of Off-Site Construction, if any	$		
f. Sum of Item a through Item e		$	
g. Item f x ____ %			$

*4 b.	Total Estimated Cost Exclusive of Site	$5,069,171
	% not attributable to dwelling use	8.210%
	Cost not attributable to dwelling use	$416,179

MAXIMUM INSURABLE MORTGAGE *(Lowest of the Foregoing Criteria)* #1 #3 #5 $ 5,089,100

II - TOTAL REQUIREMENTS FOR SETTLEMENT

PART A -

1. Development Cost	5,069,171	$ 5,069,171
2. Land Indebtedness *(or Cash Required for Land Acquisition)*		$ 20,000
3. Subtotal *(Line 1 + 2)*		$ 5,089,171
4. Mortgage Amount	$ 5,089,100	
5. Fees not to be Paid in Cash	$ –	
6. Line 4 + Line 5		$ 5,089,100
7. Cash Investment Required *(Line 3 Minus Line 6)*		$ 71
8. Initial Operating Deficit		$ –
9. Commitment, Marketing Fees, Discount(s)		$ –
10. Working Capital		$ –
11. Off-Site Construction Costs		$ –
12. TOTAL ESTIMATED CASH REQUIREMENT *(Lines 7+8+9+10+11)*		$ 71

FRONT MONEY ESCROW, IF ANY, DETERMINED BY SUBTRACTING LINE 6 AMOUNT FROM LINE 1 AMOUNT. $ –

PART B -

1. FEES NOT TO BE PAID IN CASH:	
a. BSPRA	$
b. Architect *(Design)*	$
c. Builder's Profit	$
d. Other	$
TOTAL TO PART A, LINE 5	$ –
2. COMMITMENT, MKTG., FEES & DISCOUNT(S):	
a. Fees: GNMA	$
FNMA	$
Other	$
b. Discount(s): Perm. Loan	$
Constr. Loan	$
TOTAL TO PART A, LINE 9	$ –
3. WORKING CAPITAL:	
a. Working Capital	$
b. Ground Rent During Construction	$
c. N/R Items not included in Mortgage	$ –
TOTAL TO PART A, LINE 10	$

III - SOURCE OF FUNDS TO MEET CASH REQUIREMENTS

SOURCE:	AMOUNT
	$
	$
	$
	$
	$
TOTAL AVAILABLE CASH FOR PROJECT	$ –

IV - RECOMMENDATIONS, REQUIREMENTS AND REMARKS

[X] RECOMMEND APPROVAL - SUBJECT TO CONDITIONS STATED BELOW, IF ANY

[ ] RECOMMEND REJECTION FOR REASONS STATED BELOW:

Remarks: Cost Certification adequately supports the reprocessed mortgage.

Date 12/7/71 (Signed) George Rediate
Processor, Technician or Examiner

Date 12-8-71 [X] Approved [ ] Rejected (Signed) Norman L. Babb
[X] Chief [ ] Deputy Chief "Finance & Mortgage Credit" or "Mortgage Credit" Section

R.

4/5

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION

FHA FORM NO. 2264
Rev. 3 '70

RENTAL HOUSING
PROJECT INCOME ANALYSIS AND APPRAISAL

☐ Feasibility
☐ Conditional
☒ Firm Amended

Project Name	Project No.
Charlesview, Inc.	023-55128 MP

A. LOCATION AND DESCRIPTION OF PROPERTY:

1. Street Nos.	2. Street	3. Municipality	4. County	5. State
	No. Harvard St.	Boston,	Suffolk	Mass.

6. Type of Project	7. No. Stories	8. Check Applicable box(es)	9. Est. Ave. Monthly Rental per Unit
☐ Elevator ☒ Walkup	4	☒ Row ☐ Detached ☐ Semi-detached	$ 167.80 Mo.

10.	11. No. Units	12. No. Bldgs.	13. List Accessory Buildings or Space:
☒ Proposed ☐ Existing	210	8	Laundry/Health Clinic/ Commercial/Storage

SITE INFORMATION	BUILDING INFORMATION	
14. Dimensions: ft. by ft., or 283,112 sq. ft.	16. Structural System: Pre-Cast Concrete	16a. Yr. Built
15. Zoning (If recently changed, submit evidence): Multi-Family	17. Exterior Finish: Concrete	18. Heating-A/C System: Gas/FHW

B. INFORMATION CONCERNING LAND OR PROPERTY:

19. Date Acquired	20. Purchase Price	21. Additional Cost Paid or Accrued	22. If Leasehold Annual Ground Rent	23. TOTAL COST	24. Relationship-Business, Personal or Other Between Seller & Sponsor
11/4/69	$ 20,000	$	$	$ 20,000	BRA

25. Utilities - Public / Community

	Public	Community
Water	☒	☐
Sewers	☒	☐

26. Unusual Site Features -

☐ Cuts ☒ Fills ☐ Rock Formations ☐ Erosion
☒ Poor Drainage ☐ High Water Table ☐ Retaining Walls
☐ Other (Specify) _____ ☐ None

C. ESTIMATE OF INCOME:

27. No. of Each Family Type Unit	Living Area (Sq. Ft.)	Composition of Units	Unit Rent Per Month	Total Monthly Rent For Unit Type
71	565	1BR, LR-DR,K,B	$ 135	$ 9585
40	906	2BR, LR,DR,K,B	160	6400
58	1154	3BR, LR,DR,K,B	187	10846
40	1302	4BR, LR-DR,K,B	206	8240

28. TOTAL ESTIMATED RENTALS FOR ALL FAMILY UNITS $ 35,071

29. No. Parking Spaces- 200
☐ Attended
☒ Self Park

Open Spaces 200 @ $ _____ per month
Covered Spaces _____ @ $ _____ per month

30. Commercial
Area-Ground Level 2786 Sq. Ft. @ $ .29 per sq. ft./mo. 810
Other Levels 10,540 Sq. Ft. @ $ .29 per sq. ft./mo. 3077

31. TOTAL ESTIMATED GROSS PROJECT INCOME AT 100% OCCUPANCY $ 38958

32. TOTAL ANNUAL RENT (Item 31 x 12 months) $ 467,496

33. Gross Floor Area-	34. Net Rentable Residential Area-	35. Net Rentable Commercial Area-
215,898 Sq. Ft.	195,932 Sq. Ft.	13,326 Sq. Ft.

36. NON-REVENUE PRODUCING SPACE

Type of Employee	No. Rms.	Composition of Unit	Location of Unit in Project
Superintendent		1BR	Central

D EQUIPMENT AND SERVICES INCLUDED IN RENT: (Check Appropriate Items)

37. EQUIPMENT -
☒ Ranges (Gas or ☒)
☒ Refrig. (☒ or Elec.)
☐ Air Cond. (Equip. Only)
☒ Kitchen Exhaust Fan
☐ Laundry Facilities
☒ Disposal
☐ Dishwasher
☐ Carpet
☐ Drapes
☒ Other (Specify)
Coin-Operated Laundry

38. SERVICES -
GAS: ☒ Heat ☒ Hot Water ☒ Cooking ☐ Air Conditioning
ELEC: ☐ Heat ☐ Hot Water ☐ Cooking ☐ Air Conditioning ☒ Lights, etc. in Unit
OTHER FUEL: ☐ Heat ☐ Hot Water
☒ WATER ☒ OTHER Janitor Services

39. SPECIAL ASSESSMENTS:
a. ☐ Prepayable ☐ Non-Prepayable
b. Principal Balance $ _____
c. Annual Payment $ _____
d. Remaining Term _____ Years

4/5

OF ANNUAL EXPENSE:

ATIVE--

----------	$	
-5% --------	22,206	
----------	2,220	
TOTAL ADMINISTRATIVE--		$ 24,426

:-

n. Exp. ------	$	
g and Hot Water)	29,000	
lise. Power ----	27,000	
----------	4,500	
----------		
h Removal ----	City	
----------	10,300	
----------	2,000	
TOTAL OPERATING------		$ 72,800

CE-

----------	$ 6,400	
----------	6,400	
----------	800	
----------	9,800	
ise ---------	4,000	
------ ------	1,460	
TOTAL MAINTENANCE ------		$ 28,860
Reserve (.0060 x total Line 41) ----------		$ 20,754
L OPERATING EXPENSE----		$ 146,840

Est. Assessed 5% E.G.I.@ per $1000 ---	$ 66,618	
o. Est. Assessed @ per $1000 ---		
-Em. -5.2% --	536	

TOTAL TAXES ----------		$ 67,154
AL EXPENSE $1019/Unit --		$ 213,994

PUTATIONS:

ject me *(Line C 32 Page 1)* ------		$ 467,496
(ntire Project) ----------	95	%
s Income *(Line 30 x Line 31)* --		$ 444,121
Expenses *(Line 29)* ---------		$ 213,994
Project *(Line 32 − Line 33)* ---		$ 230,127
(Line 29 ÷ Line 32) --------	48	%

G. ESTIMATED REPLACEMENT COST:

36a. Unusual Land Improvements --	$ 159,852	
36b. Other Land Improvements ----	174,107	
36c. Total Land Improvements ----------		$ 333,959
STRUCTURES-		
37. Main Buildings ----------	$ 3,458,988	
38. Accessory Buildings -------		
39. Garages ----------		
40. All Other Buildings --------		
41. TOTAL STRUCTURES --------		$ 3,458,988
42. General Requirements----------		$ 153,304
FEES-		
43. Builder's Gen. Overhead @ ____ % --------	$ 51,601	
44. Builder's Profit @ ____ % --------	155,022	
45. Arch. Fee-Design @ ____ % --------	90,594	
46. Arch. Fee-Supvr. @ ____ % --------	54,406	
47. Bond Premium ----------	35,572	
48. Other Fees ----------		
49. TOTAL FEES -------		$ 387,195
50. TOT. For all Imprmts. (Lines 36c, 41, 42 & 49) --		$ 4,333,446
51. Cost Per Gross Sq. Ft. ----------		$ 20.07
52. Estimated Construction Time ----------	24 Months	
CARRYING CHARGES & FINANCING-		
53. Int. 24 Mos. @ 7.5 % on $ ½(5,089,100) ---		$ 381,682.50
54. Taxes ----------	14,000	
55. Insurance ----------	6,000	
56. FHA Mtg. Ins. Pre. (0.5%)	-0-	
57. FHA Exam. Fee (0.3%)	15,267.30	
58. FHA Inspec. Fee (0.5%)	25,445.50	
59. Financing Fee (2 %)	101,782	
60. AMPO (2 %)	101,782	
61. FNMA/GNMA Fee (1 %) .42	50,891	
62. Title & Recording ---------	21,374.70	
63. TOTAL CARRYING CHGS. & FINANCING ----		$ 718,225
LEGAL AND ORGANIZATION-		
64. Legal ----------	$ 17,500	
65. Organization ----------		
66. TOTAL LEGAL AND ORGANIZATION -----		$ 17,500
67. Consultant Fee ----------		
68. Builder and Sponsor Profit & Risk ---------		$
69. TOTAL EST. DEVELOPMENT COST *(Excl. of Land or Off-site Cost)(Line 50 + 63 + 66 + 67 + 68)*		$ 5,069,171
70. Warranted Price of Land -- J-14(3) ____ sq. ft. @ $ ____ per sq. ft.		$ 20,000
71. TOTAL ESTIMATED REPLACEMENT COST OF PROJECT *(Add 69 + 70)* -----		$ 5,089,171

UIREMENTS FOR SETTLEMENT:

NT COST *(Section G Line 69)* --	$	
TEDNESS *(or Cash required quisition)* ----------	$	
Line 72 + Line 73) ---------	$	
unt --------	$	
Other than Cash	$	
76 ----------	$	
. REQUIRED *(Line 74 − Line 77)*	$	
RATING DEFICIT ---------	$	
D DISCOUNT ----------	$	
P. ----------	$	
Construction Costs --------	$	
MATED CASH REQUIREMENT *+ 80 + 81 + 82* ----------	$	

Source of Cash to Meet Requirements:	Amount
	$
Mtg.= 5,089,100	$
	$
	$
	$
	$
TOTAL	$

OPERATING DEFICIT:

ss Income	Occup. %	Effec. Gross	Expenses	Net Income	Debt Serv. Reqmt.	Deficit
	%	$	$	$	$	$
	%	$	$	$	$	$

ila Maximum Per Month	$ 38,958			36. TOTAL OPERATING DEFICIT	$
m. Rent Limits	$ 139.17	$ 164.17	$ 189.17	$ 213.33	

J. PROJECT SITE ANALYSIS AND APPRAISAL:

1. Is Location and Neighborhood Acceptable ---------- [X] YES [ ] NO
2. Is Site Adequate in Size for Proposed Project ---------- [X] YES [ ] NO
3. Is Site Zoning Premissive for Intended Use ---------- [X] YES [ ] NO
4. Are Utilities Available Now to Serve the Site ---------- [X] YES [ ] NO
5. Is there a Market at this Location for the Units at the proposed rents ---------- [X] YES [ ] NO
6. [X] Site Acceptable for type of Project Proposed under Section _____
   [ ] (If checked, acceptance subject to qualifications listed below)
7. [ ] Site not acceptable for reasons stated below.

Date of Inspection: 7/25/68

By: _____

8. VALUE FULLY IMPROVED: LOCATION OF PROJECT: L.U.I. NUMBER _____ SIZE OF SUBJECT SITE: _____ Sq. Ft.

COMPARABLE SALES ADDRESS	Date of Sale	Sales Price	Size Sq. Ft.	Price per Sq. Ft.	Units Permitted	Price per Unit	ADJUSTMENTS (%) Time	Location	Zoning	Frontage	Demolition	Piling, Etc.	Other	Total Adjust Factor	Adjust Sq. Ft. Price	Indicated Value by Comparison
1.																
2.																
3.																
4.																
5.																

Remarks:

9. Value of Site Fully Improved: $ _____

10. VALUE "AS IS"

			Ft./Acres													

11. Value of Site "As Is" by Comparison: $ _____

12. ACQUISITION COST: (Last Arms-Length Transaction)
Buyer Committee for North Harvard Inc. Allston, Mass.
Seller BRA Address Boston, Mass.
Date 6/20/69 Price $ 20,000
Source _____

13. OTHER COSTS:
Legal Fees and Zoning Costs ---------- _____
Recording and Title Fees ---------- _____
Interest on Investment ---------- _____
Other _____

14. VALUE OF LAND AND COST CERTIFICATION:
(1) Fair Market Value of Land fully improved (From "9" above) ---------- $ _____
(2) Deduct unusual items included in Section G, item 36u ---------- $ _____
(3) Warranted price of land fully improved (Replacement Cost items excluded) ---------- $ 20,000
FOR COST CERTIFICATION PURPOSES -
(3)(a) Deduct cost of demol. $ _____ and req'd off-sites $ _____ to be paid by Mtgor. or by special assessments ---------- $ -
(4) Estimate of "As Is" by subtraction from improved value ---------- $ _____
(5) Estimate of "As Is" by direct comparison with similar unimproved sites (From "11" above) -- $ _____
(6) "As Is" based on acquisition cost to sponsor (From "13" above) ---------- $ 20,000

K. INCOME APPROACH TO VALUE:

1. Estimated Remaining Economic Life 55 Yrs.

Income Approach to Value:

2. Capitalization Rate Determined By: ☐ Overall Rate From Comparable Projects.
☐ Rate From Band of Investment or Summation *(Provision for Recapture Must be Added).*
3. Rate Selected _____ %
4. Net Income *(Line F 34)* - - - - - - - $ _____
5. Capitalized Value *(Line 4 ÷ Line 3)* - - $ _____

6. Value of Leased Fee *(If any)*

Ground Rent $ _____ ÷ Cap. Rate _____ %
= Value of Leased Fee $ _____

L. COMPARISON APPROACH TO VALUE:

7. Address of Comparable Sale	Date	Sale Price	No. Units				
a.							
b.							
c.							

8. Indicated Value of Subject by Comparison $ _____

APPRAISAL SUMMARY

9. CAPITALIZATION $ _____ SUMMATION $ 5,089,171 COMPARISON $ _____

The ~~[illegible]~~ (or replacement cost) of the property, as of the date below, is $ 5,089,171

M. TO BE COMPLETED BY CONSTRUCTION COST ANALYST:

COST NOT ATTRIBUTABLE TO DWELLING USE:

10. Parking - $ 25,200
11. Garage -
12. Commercial - 266,520
13. Special Ext. Land Improvements - - - - - - - - - - -
14. Other Laundry & Storage - - - - - - - - 19,500
15. TOTAL - - - - - - - - - - - - - - - - - $ 311,220
8.210 %

TOTAL EST. COST OF OFF-SITE REQUIREMENTS:

16. Off-Site — Est. Cost
_____ $ _____
_____ _____
_____ _____
_____ _____
17. TOTAL OFF-SITE COSTS - - $ -0-

N. TO BE COMPLETED BY VALUATION SECTION:

CALCULATION OF BUDGETED CONSTRUCTION COST:

18. Maximum Mortgage Amount (from 2264a) ÷ 90% or × 100% - - - - - - - - - - - - - - $ 5,089,100
(Whichever is Appropriate)
19. FHA Land Value *(Line G 70)* $ 20,000
20. Carrying Charges and Fin. - - 718,225
21. Legal and Organization - - - 17,500
22. Consultant Fee - - - - - - - - -0-
23. Design Architect - - - - - - 90,594
24. Supervisory Architect - - - - 54,406
25. Bond Premium - - - - - - - - - 35,572
26. Other Fees Gen. Req. 153,304
27. TOTAL 19 THRU 26 - DEDUCT - - - - - - - - - $ 1,089,601
28. Balance available for construction $ 3,999,499
this includes builder's fee of $ _____
or Bldrs. Ovhd. & Profit of $ 206,623

O. REMARKS, CONCLUSIONS AND SIGNATURES:

Remarks - Reprocessed for mortgage increase based on approved change orders plus increased carrying charges and financing for a 24 month rather than 14 month construction period, and with a higher mortgage amount than utilized in firm commitment processing.

(Architectural Processor)	12/13/71 (Date)	(Architectural Reviewer)
(Valuation Processor)	11/24/71 (Date)	(Valuation Reviewer)
(Mortgage Credit Processor)	12/6/71 (Date)	(Mortgage Credit Reviewer)
(Cost Processor)	11/23/71 (Date)	

Conclusions:

Recommend issuance of amended commitment in the amount of $5,089,100
1. Subject to Cost Certification supporting this insurable loan amount.
2. Subject to receipt of additional HUD subsidy funds in amount of $253,000

(Underwriter) Acting Chief Tech Sec — 12/13/71 (Date)

U.S. GOVERNMENT PRINTING OFFICE : 1970 O - 378-919

Case No. 023-55128 NP

FORMAT ONLY - TO BE MIMEOGRAPHED AND NOT TO BE REQUISITIONED

SECTION 221(d)(3) RENT FORMULA
SUPPLEMENT TO FORM 2264

(For 221(d)(3) Rental Projects
Including Rent Supplement)

1. Multiply the project cost $5,089,171 by the debt service rate (interest rate plus initial curtail rate plus MIP, if any) 4.295813 % = $ 218,621

2. Divide the result from "1" by 95 % (95% for non-profit or 100% for limited distribution) = $ 230,127

3. Add total annual project expenses $ 213,994 to the result from "2" = $ 444,121

4. Divide the result from "3" by 95 % (occupancy ratio). The result is the maximum permissible annual gross rent at 100% occupancy by formula. = $ 467,496

5. Divide the result from "4" by 12. The result is the maximum monthly formula rent from all sources which is to be entered in Part I, Item 87(a) of Form 2264. = $ 38,958

Note: For all calculations (Lines 1 through 5), answers in dollars and cents are to be rounded upward to the next higher whole dollar amount.

lease type

CHITECT'S DESCRIPTIVE DATA

1972 NONPROFIT SPONSORED LOW AND MODERATE INCOME HOUSING AWARDS PROGRAM

Type of project: New Construction [x] Rehabilitation [ ]

Completion date: October, 1971

State in which located: Massachusetts

Architect's statement concerning design problems, solutions.

e program requirements were to provide housing, parking & community cilities on a 6½ acre triangular shaped site. The site is bordered light industrial building on the south, by private playing fields d a one story brick office building on the north, and by private aying fields & a five story brick book depository on the east.

e parking is located on the perimeter of the site and the open spaces e developed on the interior away from the heavily trafficked streets. ght buildings contain a total of 212 units of duplexed row housing th a mix of 72 one bedroom units, 40 two bedroom units, 60 three droom units, and 40 four bedroom units. The parking is provided on one to one basis and the community facilities are made up of a laundry, alth clinic, day care center, convenience store and meeting room.

Technical information:

e eight buildings were constructed with precast concrete modular nponents, story high bearing walls on 31'8" center support pre-ressed hollow core floor and roof planks. The second floor bearing lls cantilever to support the balconies on the third level. The nplete stairs and the spandrels are also of precast concrete. The nishes used are a steel form finish, a light sandblast and a rough wn board texture.

ating is provided by forced hot water from a central boiler room. No r conditioning is provided, but each apartment has through ventilation each floor.

Federal program under which constructed: 221 (d) (3)

Insert in FIRST transparent window sleeve of brochure, facing front cover.

DESCRIPTIVE DATA

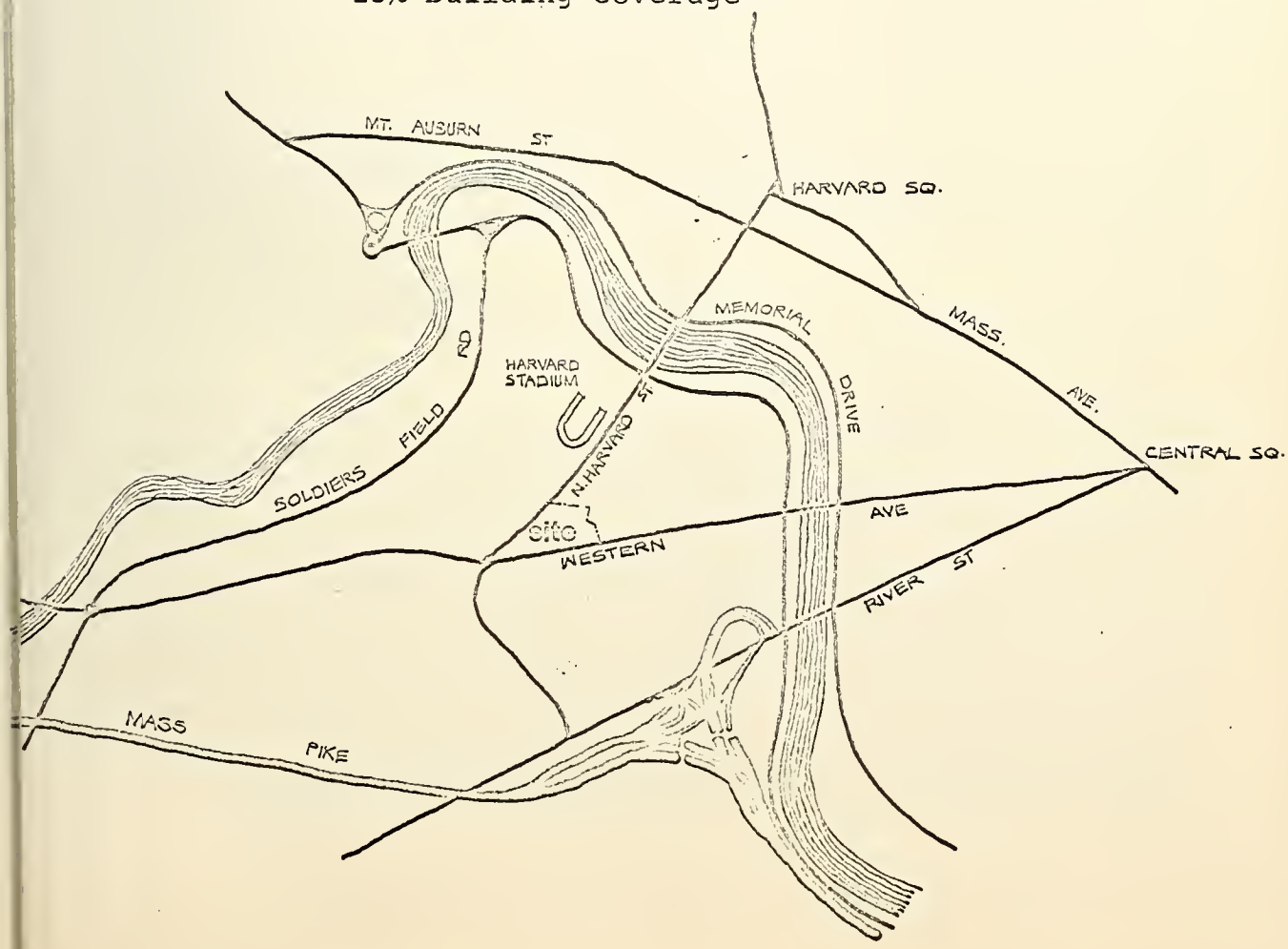
PROJECT: North Harvard Urban Renewal Project
Boston, Mass. R-54
FHA Project No. 023-55128 221(d)-3

LOCATION: 128 North Harvard Street
Allston, Mass.

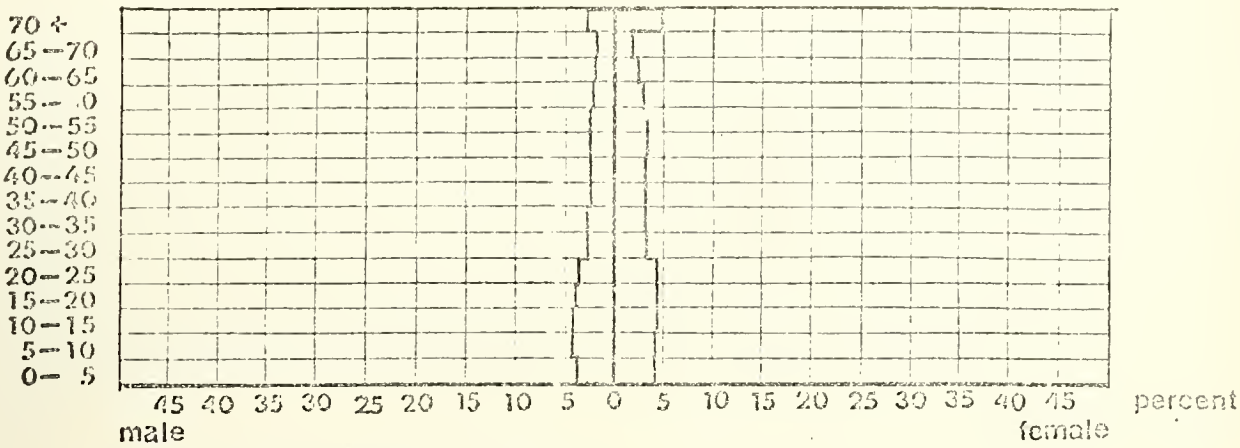
COMPLETION DATE: October, 1971

PROGRAM: 212 apartments; 70 1-BR, 40 2-BR,
62 3-BR, 40 4-BR
100% parking
Spaces for: (1) Convenience Store, (2) Day Care Center, (3) Laundry, (4) Community Meeting Room, (5) Management Office (6) Drug Store, (7) Health Clinic

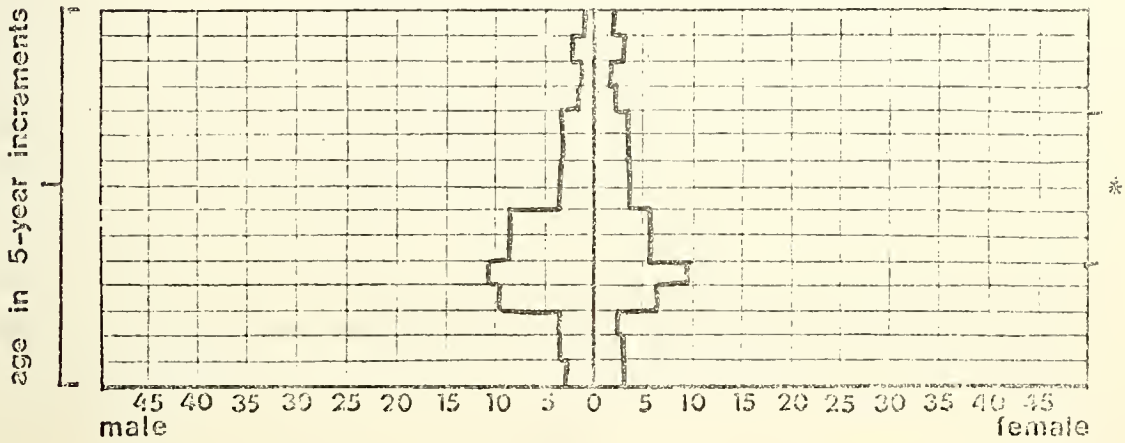
SITE DATA: 6.5 acres
32.6 d.u. per acre
25% Building coverage



A. AGE-SEX PYRAMIDS

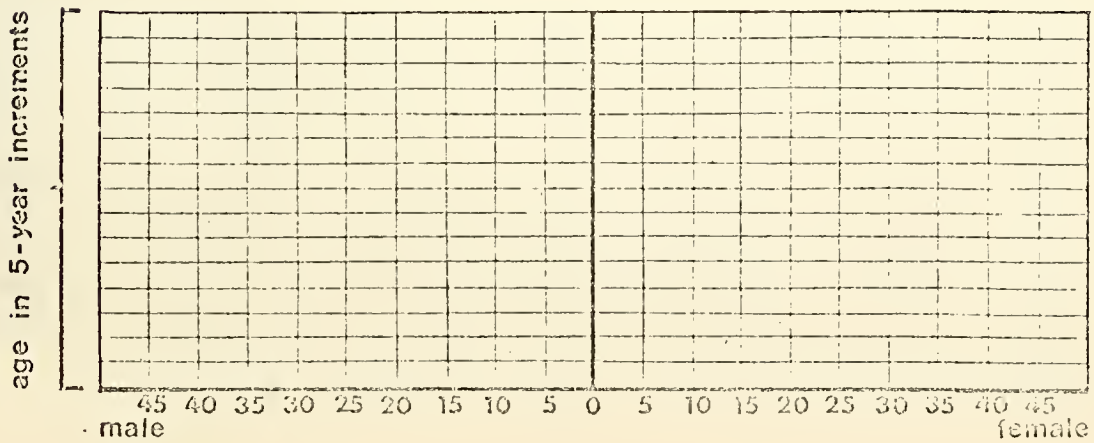


1. metropolitan area



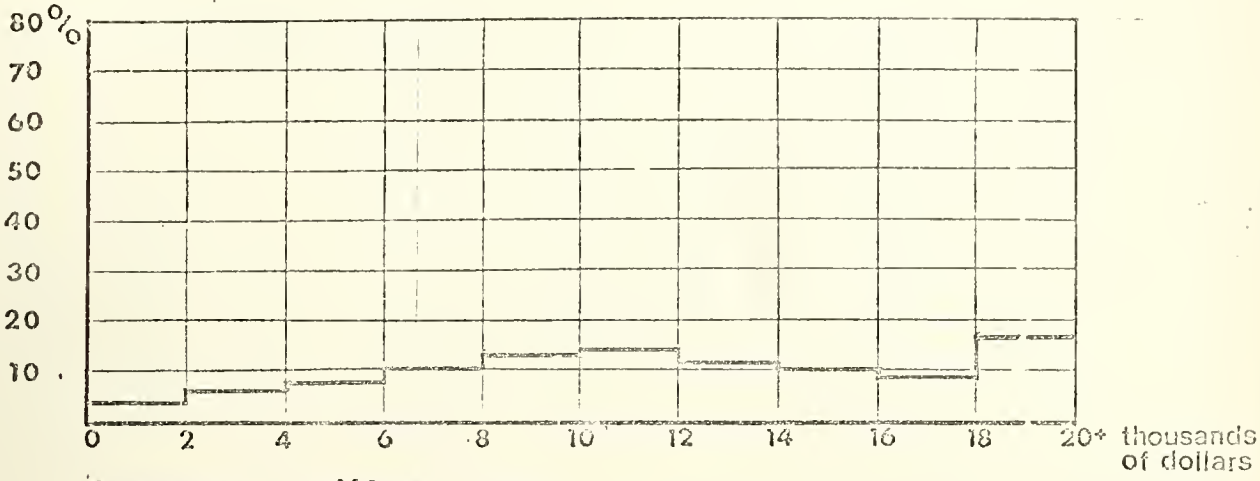
2. surrounding locality

* for these ages, the break down was 10-year increments

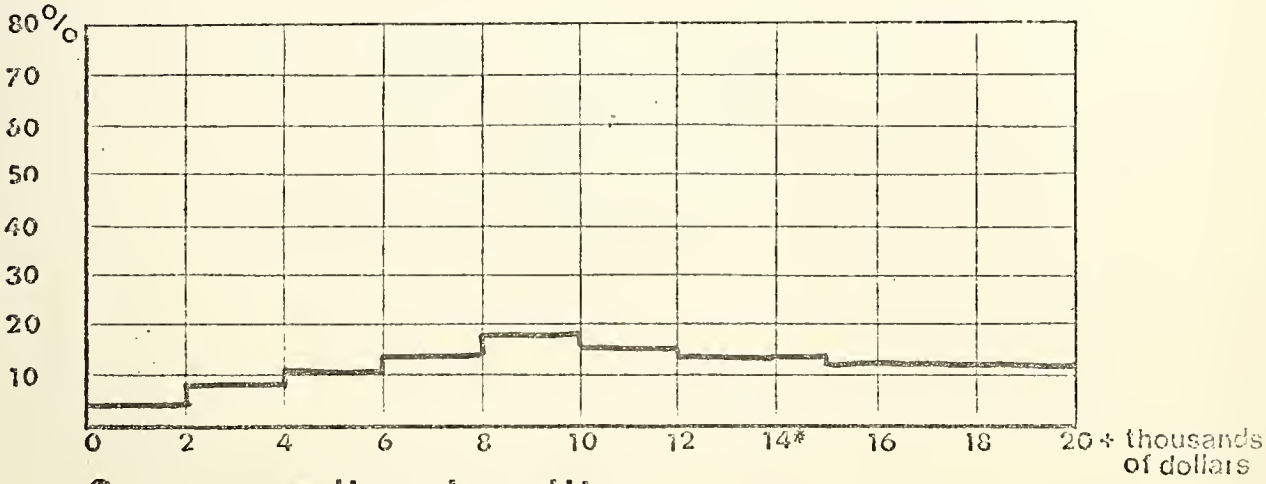


3. site - na.

B. INCOME BY HOUSEHOLD

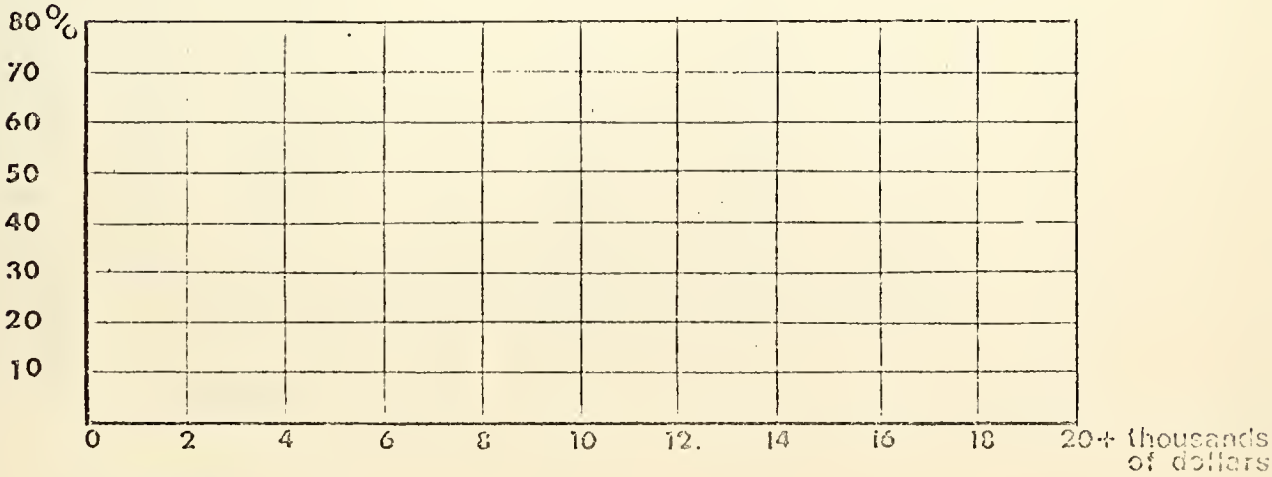


1. metropolitan area



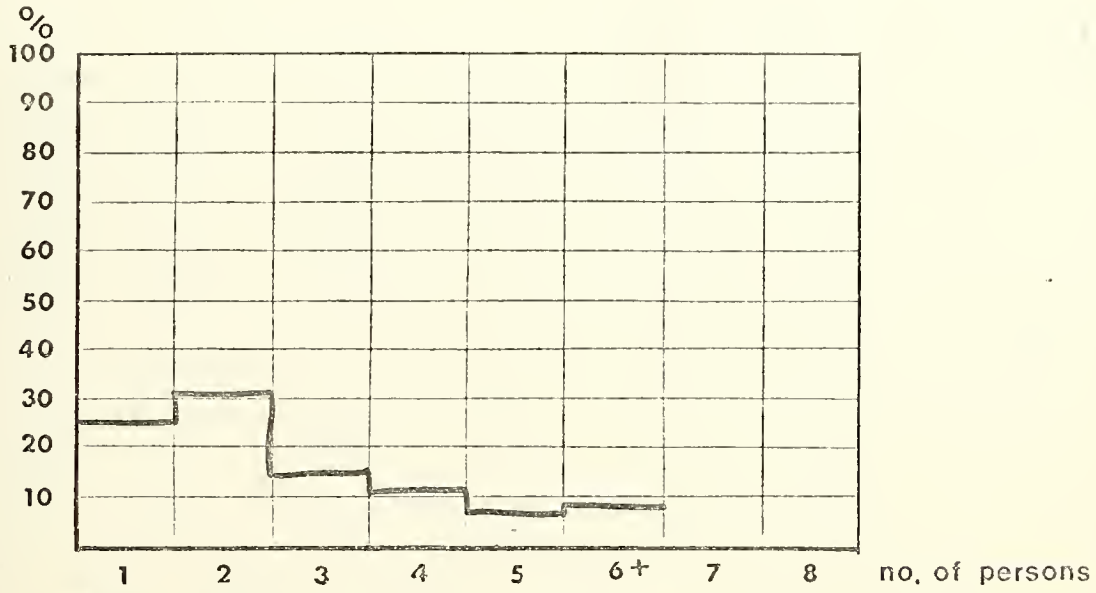
2. surrounding locality

* over $14,000 the breakdown increased to $3,000, then by $10,000

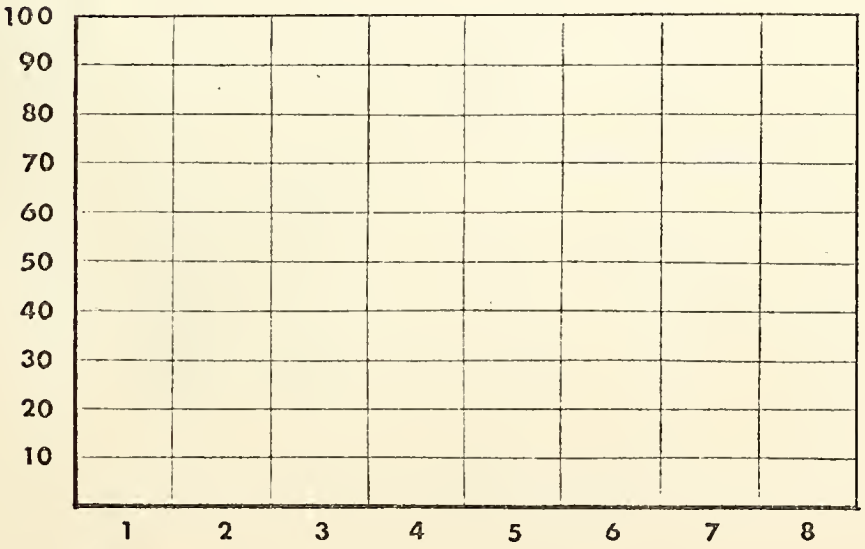


3. site - n.a.

C. FAMILY SIZE

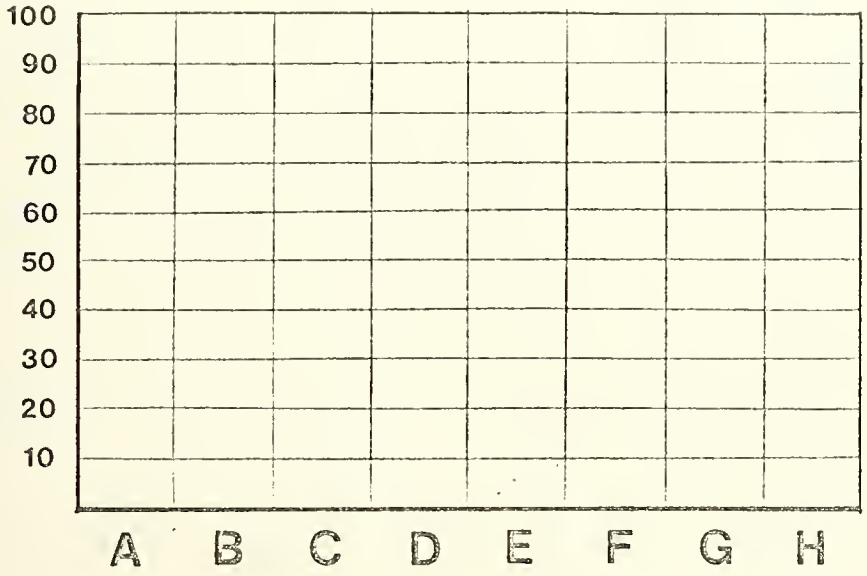


1. surrounding locality



2. site - n.a.

D. FAMILY TYPE - n.a.



key:

A. Older or elderly singles or couples

B. Young singles or couples

C. Grown families (children 18 or over)

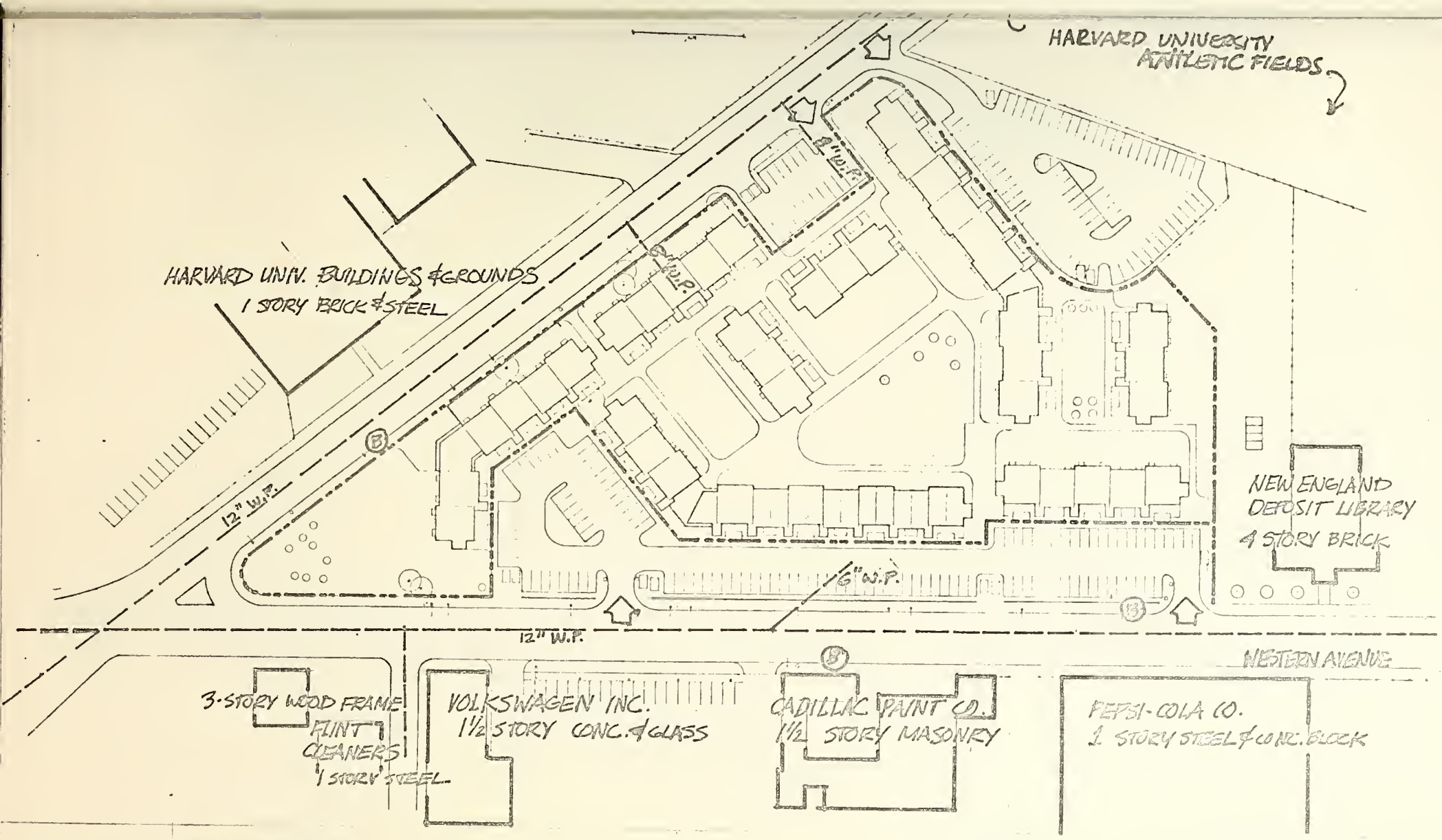
D. Teenage families (children predominantly 11-18 years old)

E. Young families (children under 11)

F. Large families (children of all ages)

G. Male heads of households

H. Female heads of households

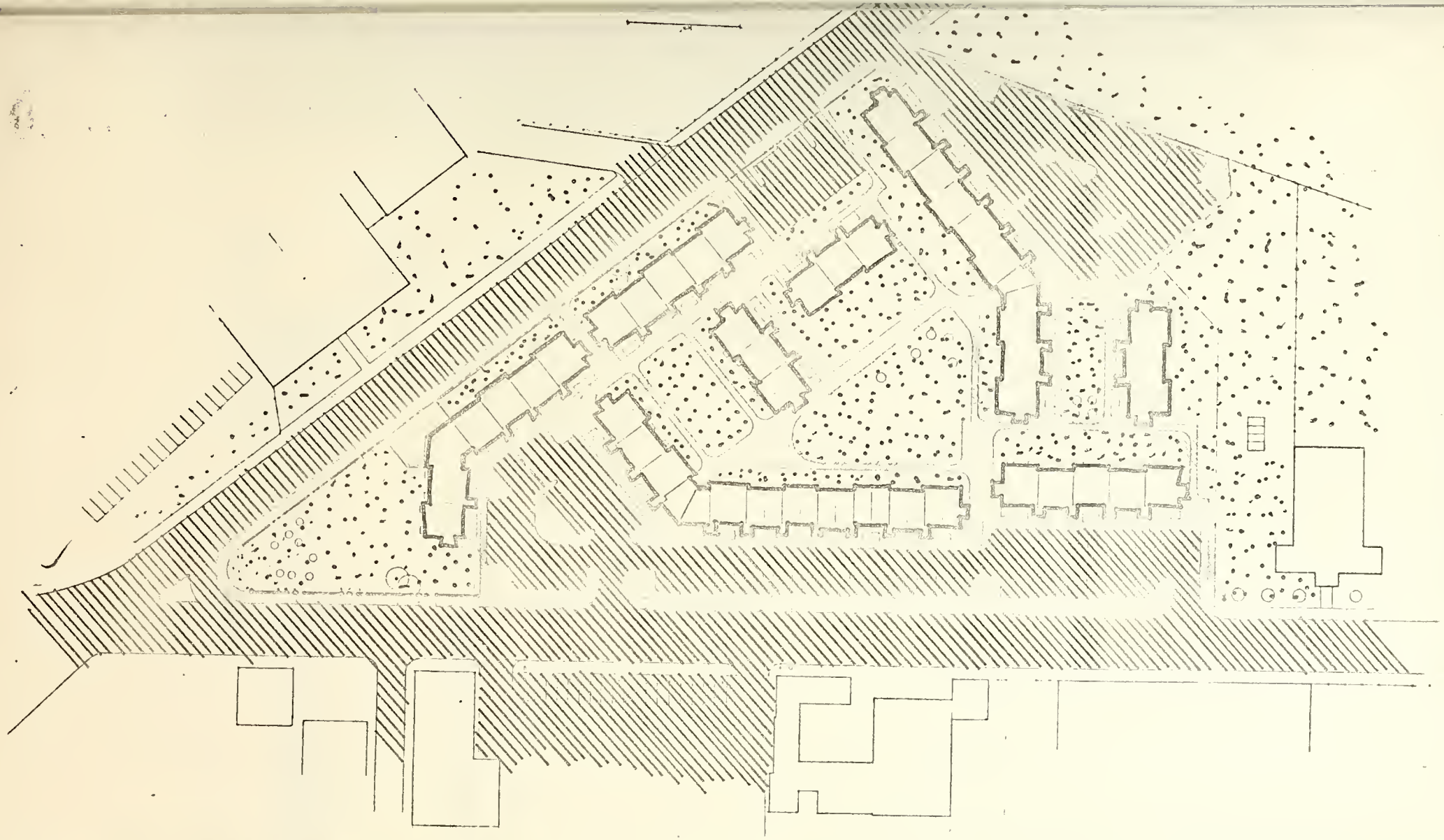


1" = 100'

BASE MAP
IMMEDIATE SURROUNDINGS

KEY:
APPROACH BY CAR
BUS STOP
SITE BOUNDERIES
UTILITY

III-A



1"=100'

SURFACE MATERIALS

BUILDINGS

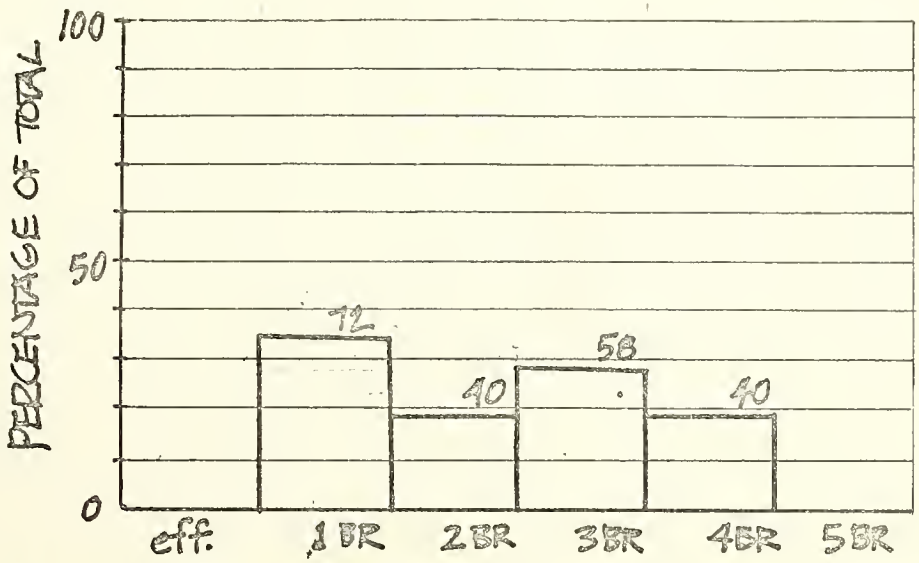
GRASS/UNPAVED GROUND

PARKING & STREETS

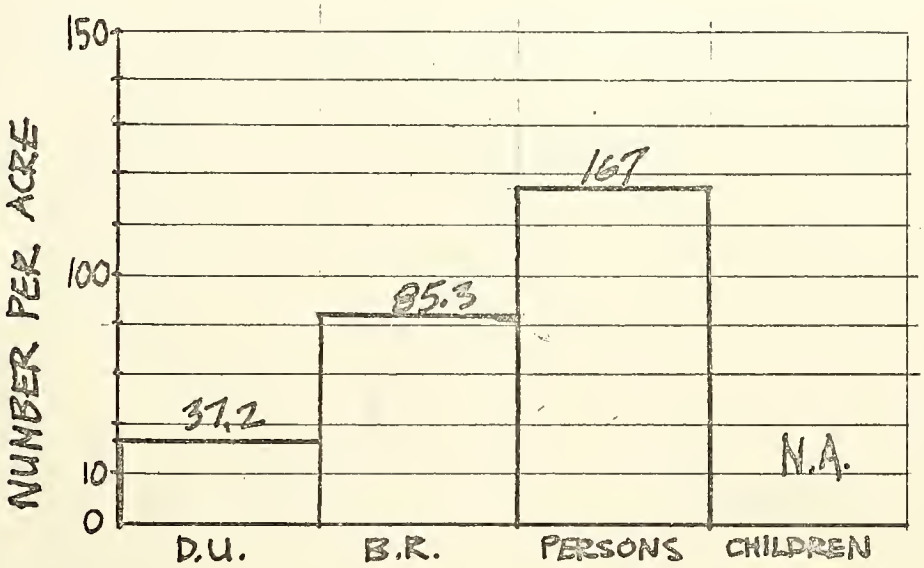
CONCRETE WALKS

BITUMINOUS SURFACING

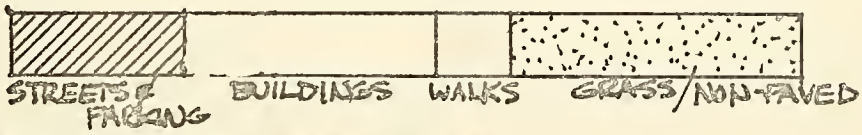
IV-A



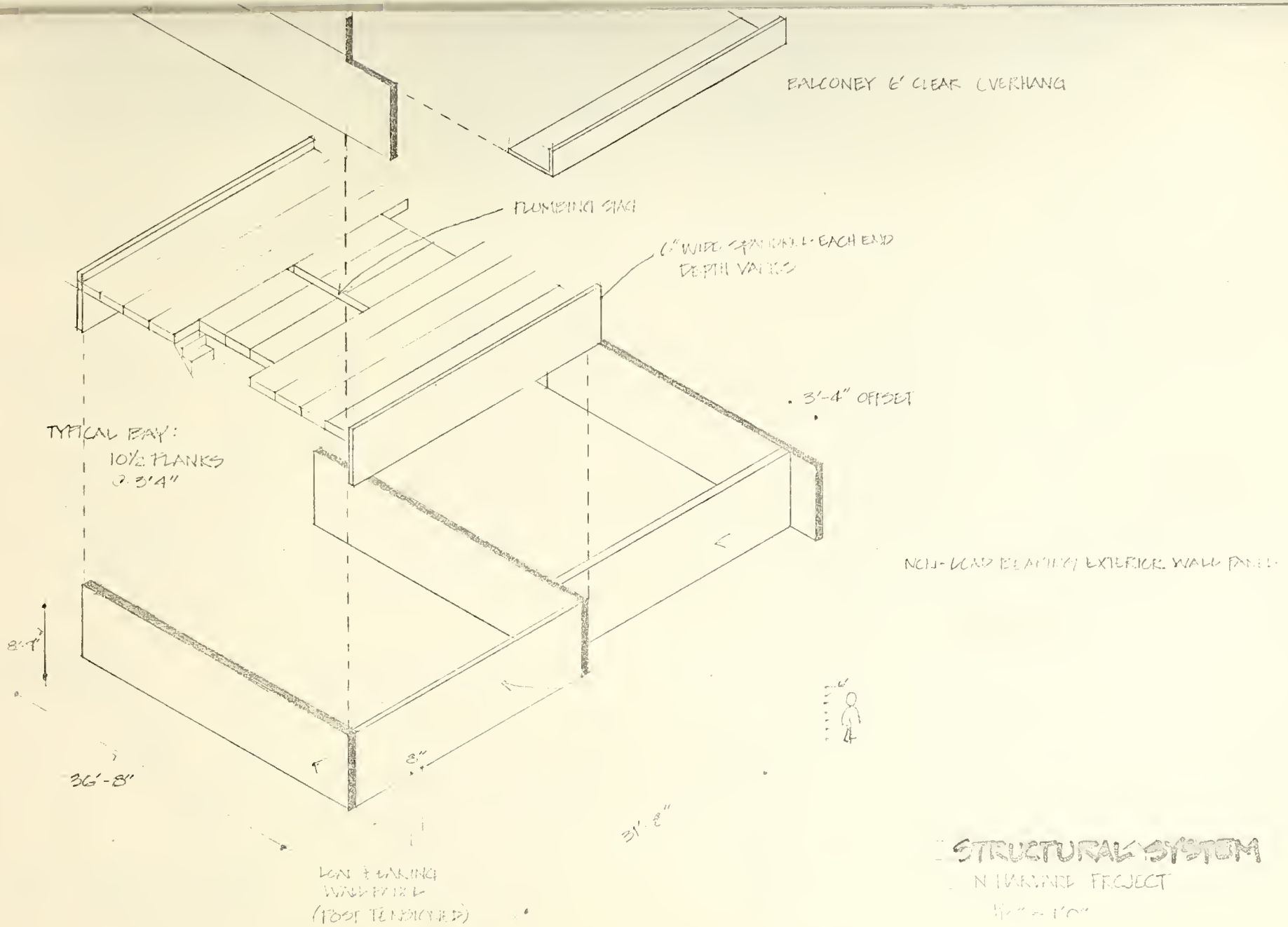
UNIT TYPE DISTRIBUTION



DENSITIES



% COVERAGE BY MATERIALS



STRUCTURAL SYSTEM
NIMBUS PROJECT
1/4" = 1'0"

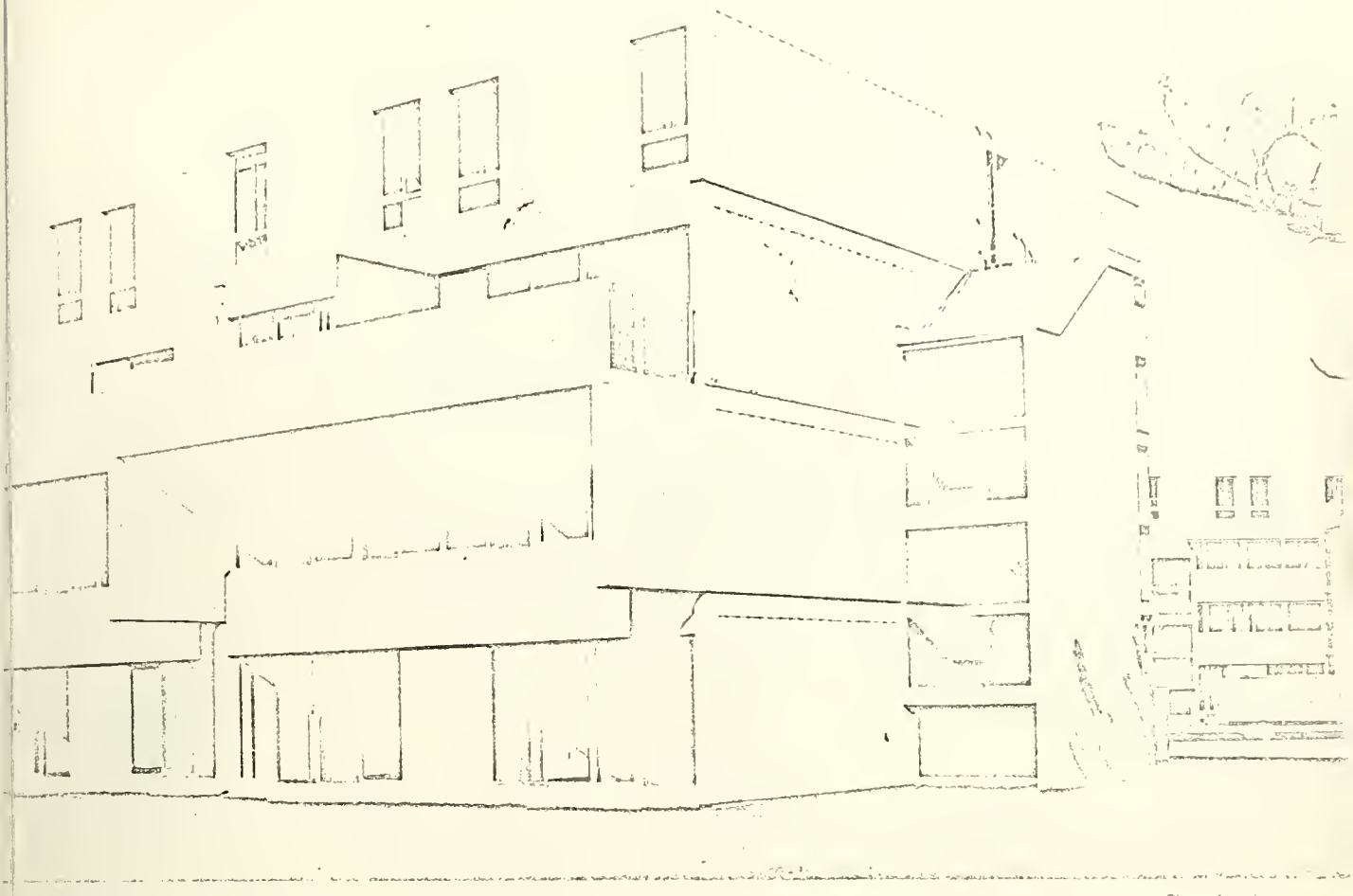
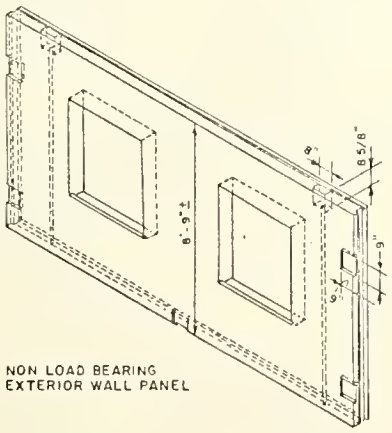
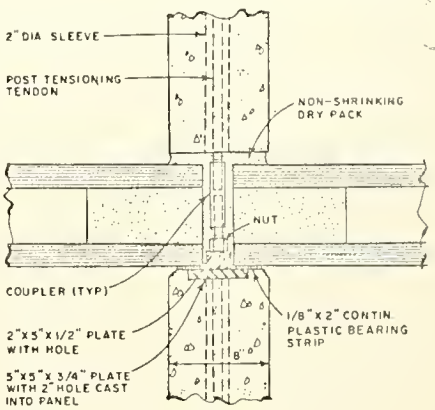


Photo: Arnie Lerner

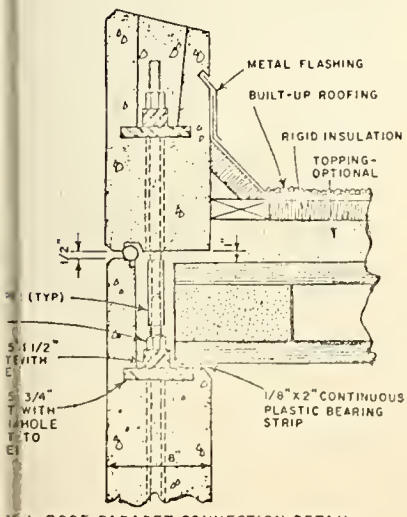
Gepp Firnkas System," with typical
nponents (below and right) has shown
potential most dramatically in the
ly completed North Harvard Project
Boston. Working within the system
the beginning of design, PARD TEAM
dded its imagination and skill
rduce the apartments shown above.



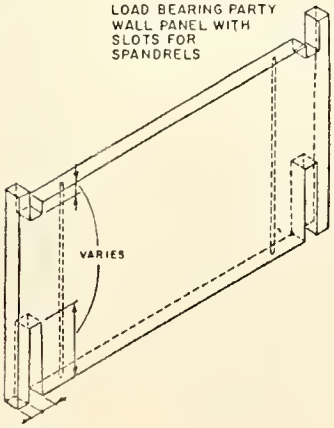
NON LOAD BEARING
EXTERIOR WALL PANEL

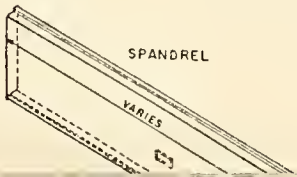


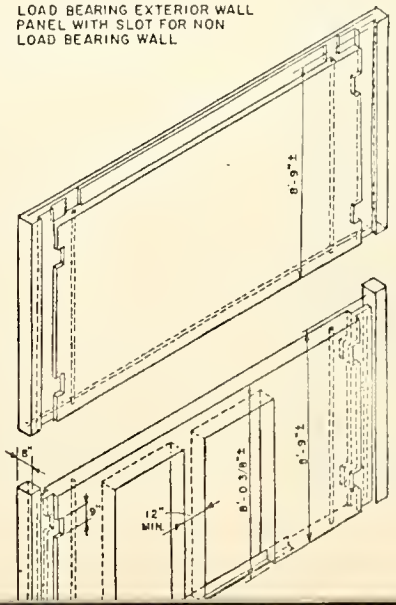
TYPICAL WALL-FLOOR CONNECTION DETAIL

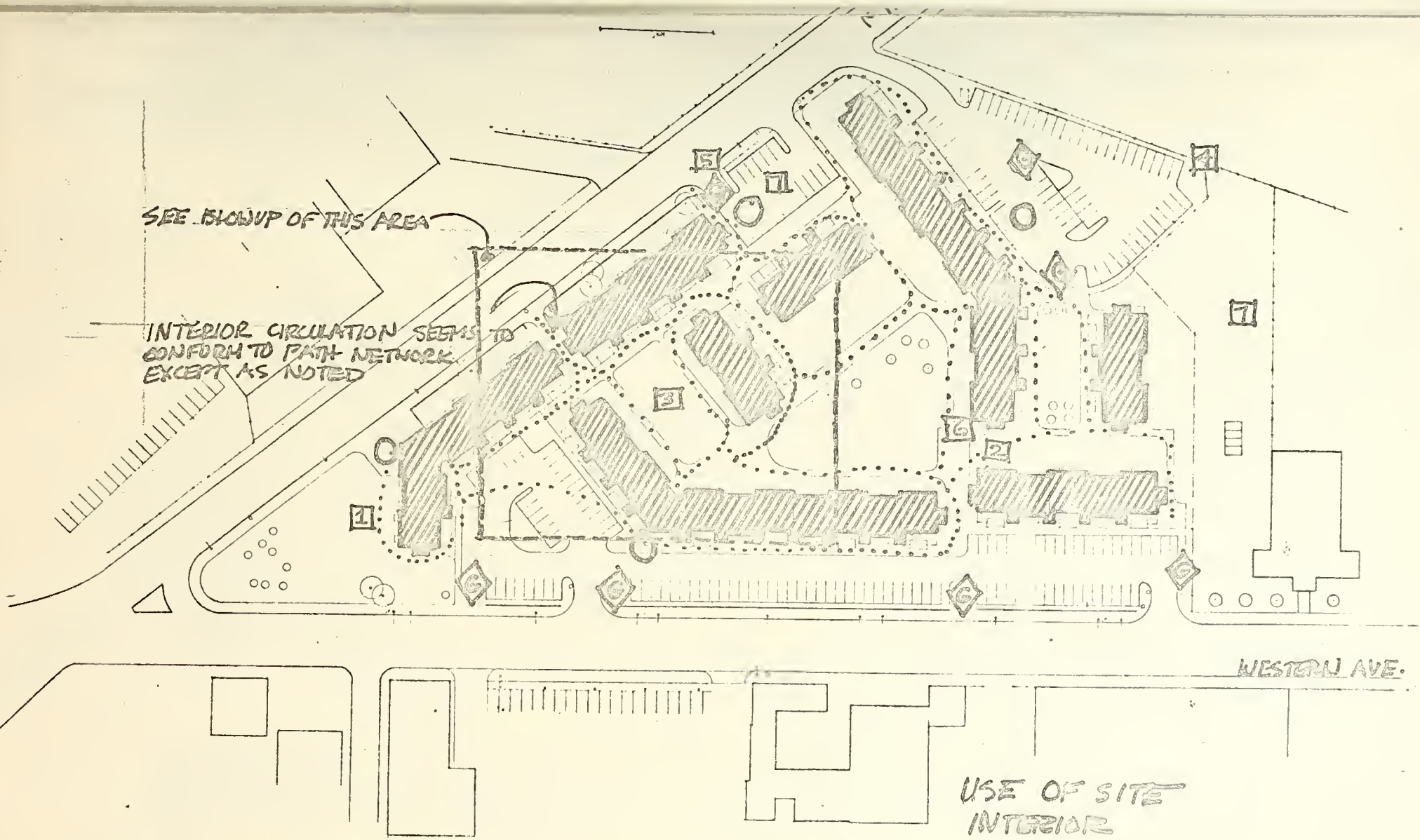


AL ROOF-PARAPET CONNECTION DETAIL





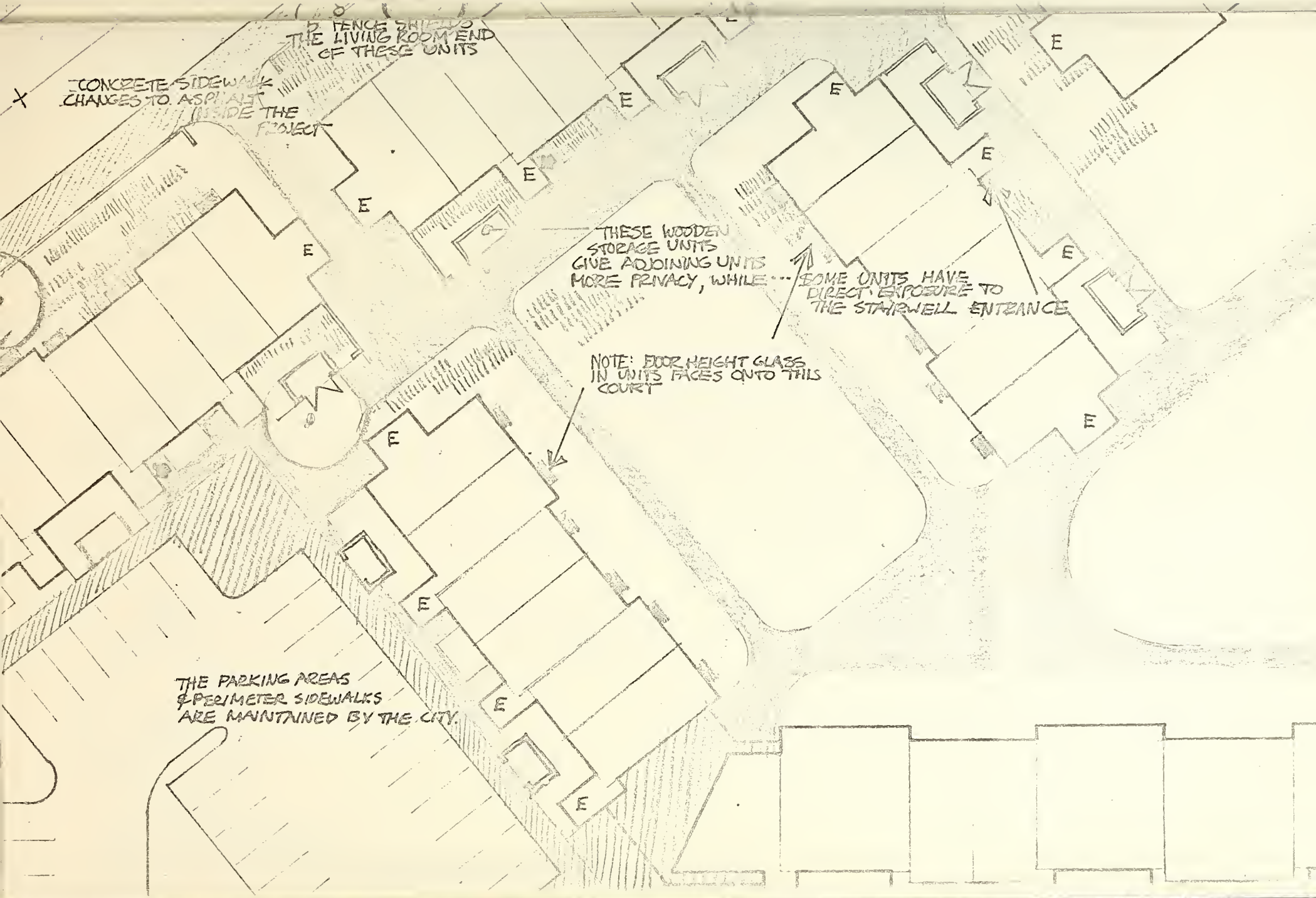


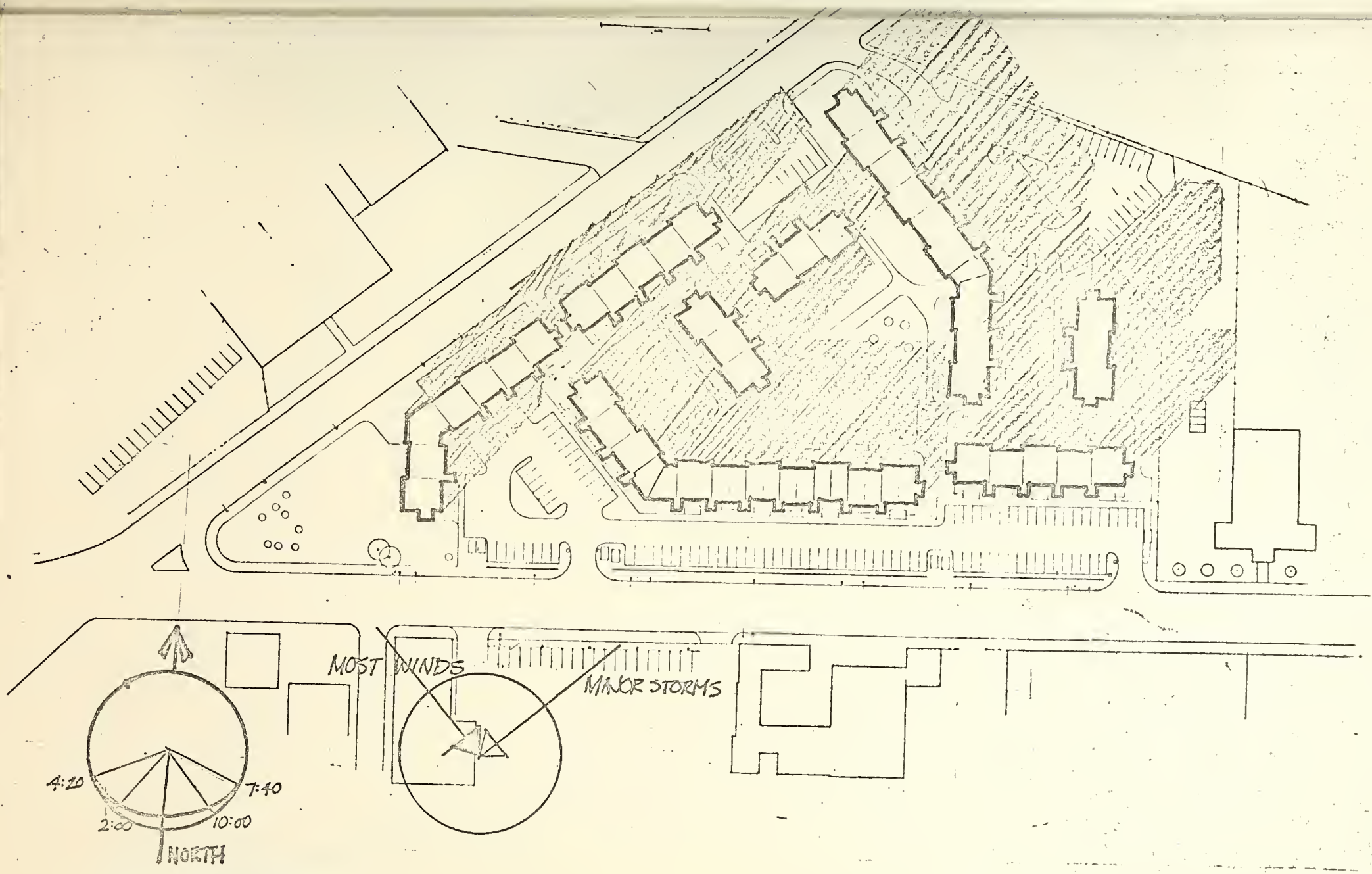


[1] [2] AREAS OF EXCESSIVE WEAR FROM CIRCULATION.
[3] [7] AREAS USED BY CHILDREN FOR BALL GAMES.
[4] FENCE TORN OPEN TO GAIN ACCESS TO ATHLETIC FIELDS.
[5] 'DUMPSTERS' FOR GARBAGE BLOCK ACCESS TO PARKING.
[6] GRAFFITI ON STAIRWELLS.

NOTES:
GATHERING PLACE = (O) INCLUDE THE ON-SITE RETAIL SHOPS, LAUNDROMAT, AND THE BUMPS OF THE [illegible] AREAS. LITTLE USE SEEMS TO BE MADE OF THE CENTRAL 'COURT' BY ANYONE OTHER THAN CHILDREN.
△ = GARBAGE COLLECTION POINT

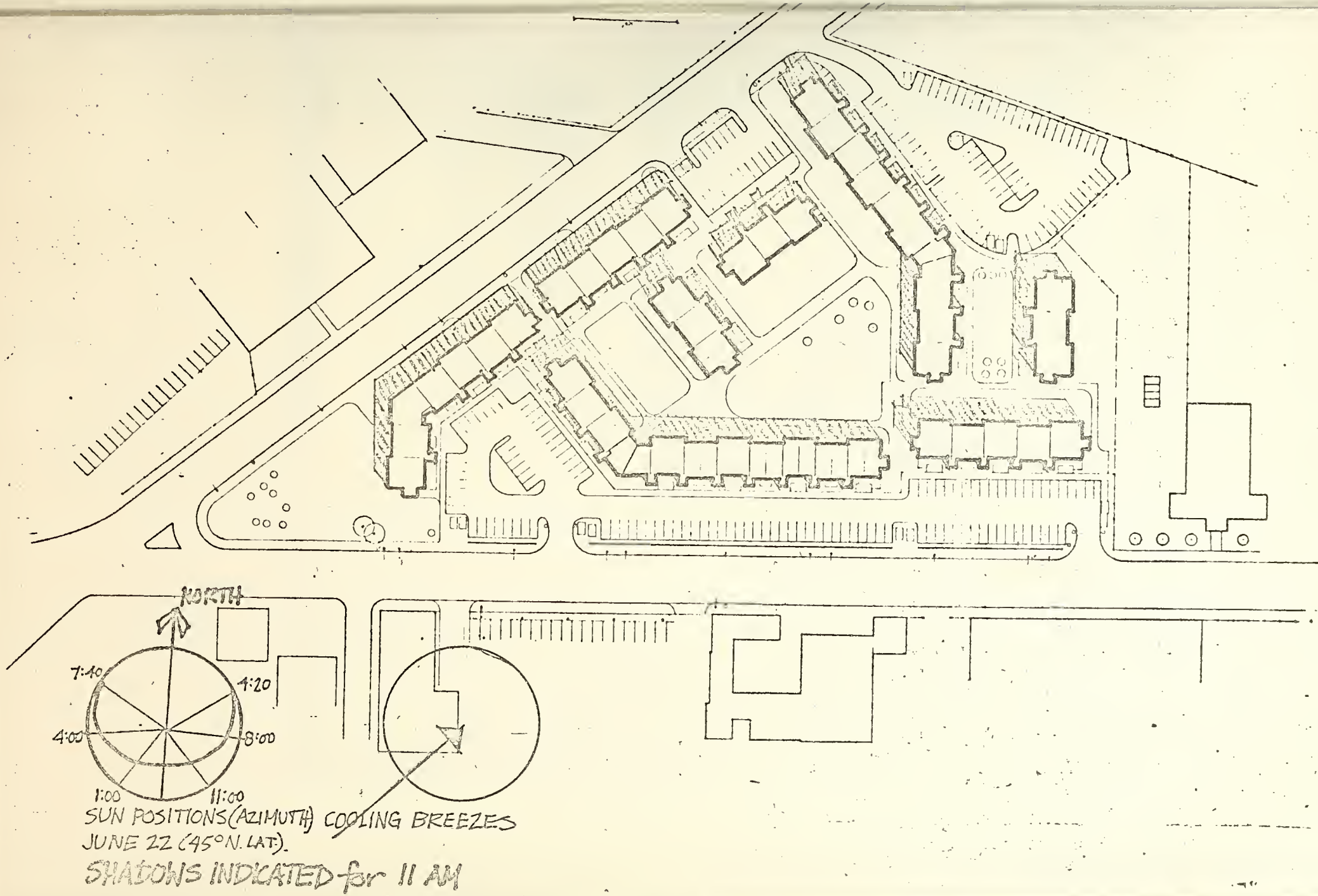
N

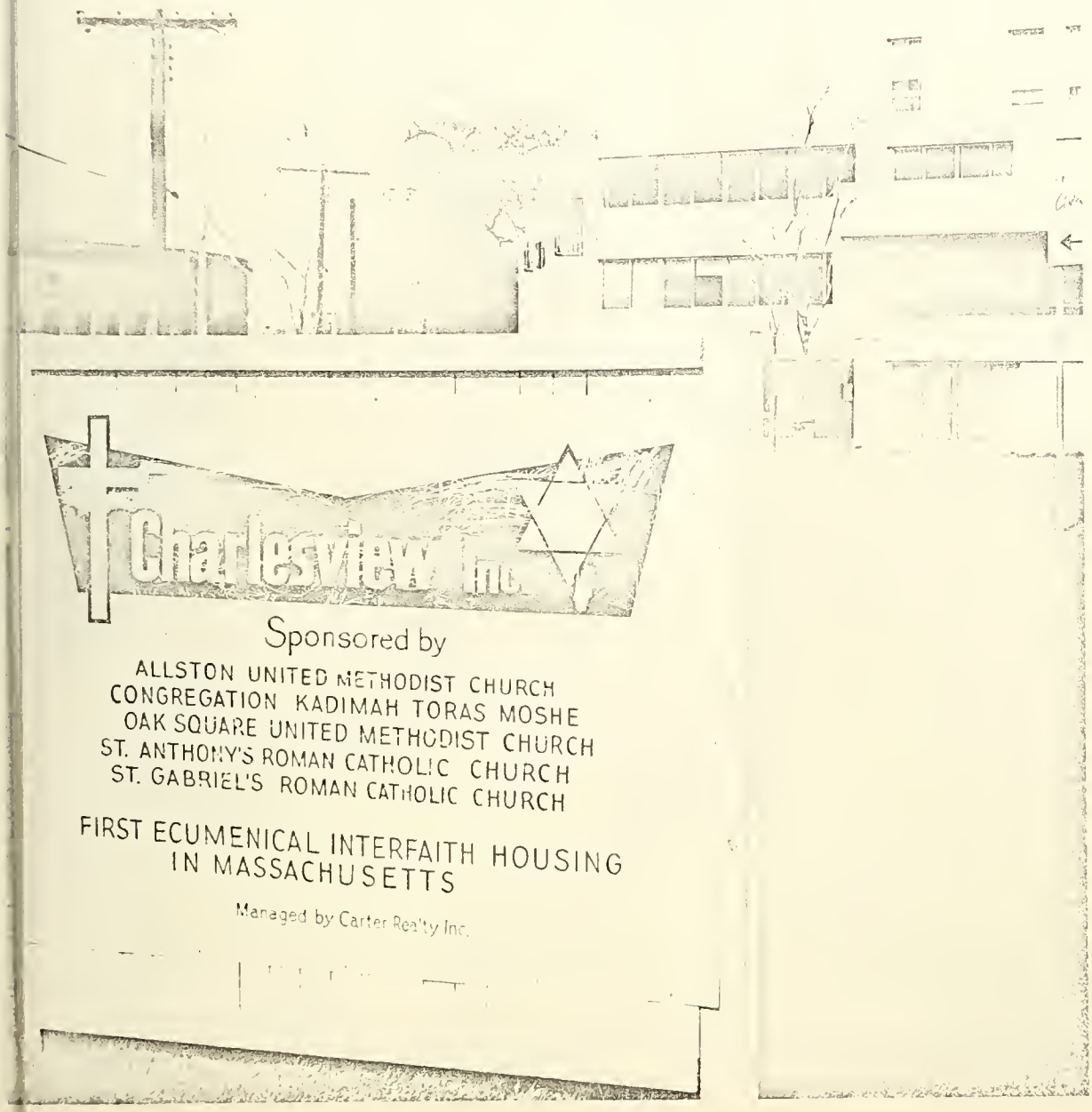

FENCE SHIELDS THE LIVING ROOM END OF THESE UNITS
CONCRETE SIDEWALK CHANGES TO ASPHALT INSIDE THE PROJECT
E
THESE WOODEN STORAGE UNITS GIVE ADJOINING UNITS MORE PRIVACY, WHILE
SOME UNITS HAVE DIRECT EXPOSURE TO THE STAIRWELL ENTRANCE
NOTE: DOOR HEIGHT GLASS IN UNITS FACES ONTO THIS COURT
THE PARKING AREAS & PERIMETER SIDEWALKS ARE MAINTAINED BY THE CITY.

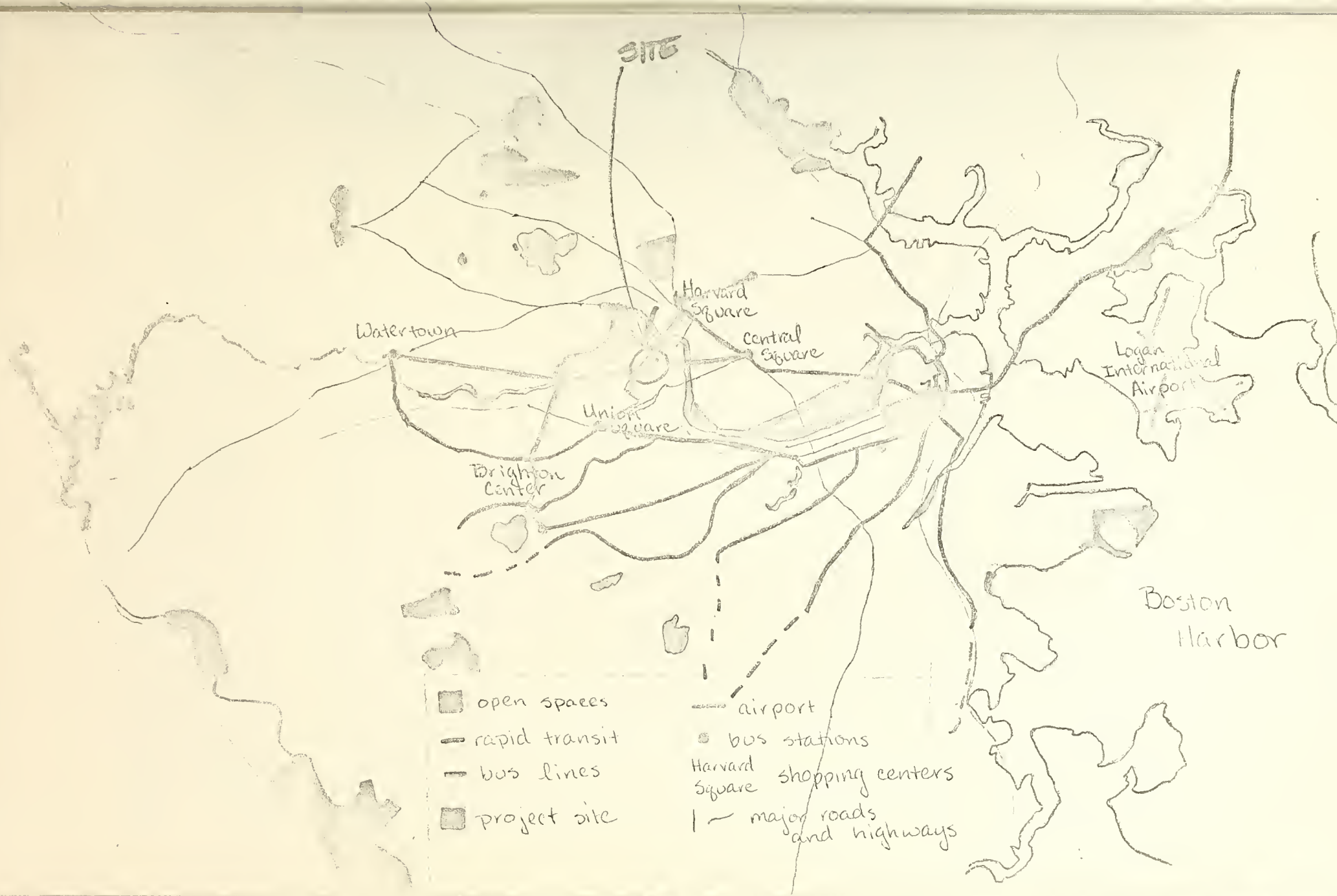


SUN POSITIONS (AZIMUTH)
DEC. 22 (45° N. LAT)

SHADOWS INDICATED for 2 PM


NORTH
7:40
4:20
4:00
8:00
1:00
11:00
SUN POSITIONS (AZIMUTH)
JUNE 22 (45° N. LAT.)
COOLING BREEZES
SHADOWS INDICATED for 11 AM


Gardesview Inc.
Sponsored by
ALLSTON UNITED METHODIST CHURCH
CONGREGATION KADIMAH TORAS MOSHE
OAK SQUARE UNITED METHODIST CHURCH
ST. ANTHONY'S ROMAN CATHOLIC CHURCH
ST. GABRIEL'S ROMAN CATHOLIC CHURCH
FIRST ECUMENICAL INTERFAITH HOUSING
IN MASSACHUSETTS
Managed by Carter Realty Inc.


SITE
Harvard Square
Central Square
Watertown
Union Square
Brighton Center
Logan International Airport
Boston Harbor
open spaces
rapid transit
bus lines
project site
airport
bus stations
Harvard Square shopping centers
major roads and highways

SERVICES AND ORGANIZATIONS

Safety and Security: Physically dangerous areas, criminal areas, burglaries, and fire lanes

The site was generally felt to be safe and secure. As far as physically dangerous areas were concerned there were few complaints from the tenants. Some said that they had ice in their entries in winter and that a number of children had scraped their knees on the large rocks on Harvard's lot (which management had put there). Otherwise, everything is kept in repair, walks are well-lit and ice and snow are salted.

Police and tenants agreed that there were no areas on the site known to be dangerous from criminals.

The large parking lots on Western Ave. and Hefferan St. have experienced a number of car thefts (seven in the last year or so). The drug store has been broken into, along with one apartment. Some tenants complained of newspapers disappearing. A policeman is responsible for patrolling the area, with that being the only security service.

The site is equipped with two fire alarm boxes and "plenty of hydrants". The local fire department felt that fire lanes and approaches were conducive to fire fighting, as well as the construction. They have had no calls in the last 8 months, the most recent call being a dumpster fire.

Maintenance Services: Trash and garbage, and maintenance.

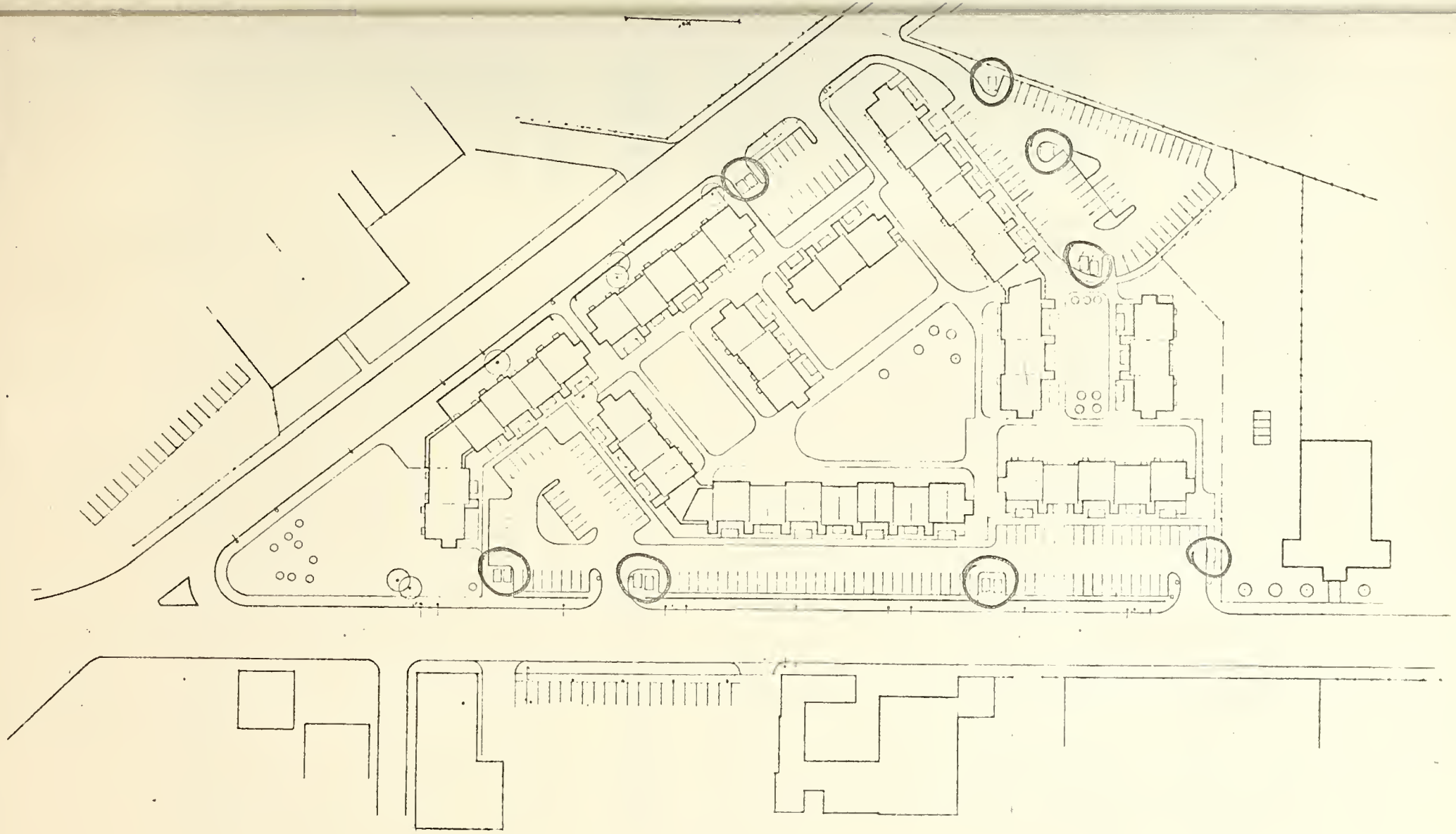
Garbage is taken care of by the garbage disposals in each unit. Trash is placed in the dumpsters by each resident, then the maintenance man makes sure that it is all contained on the morning of collection. The trash is collected twice a week, which tenants felt was adequate.

There is an allotment of approximately $28,900 per year for maintenance. This includes a superintendent, one full-time assistant and two part-time helpers for 210 units. All services and repairs are covered in the unit rent. The maintenance men are responsible for the grounds and unit repairs (or contacting an outside repairman to do the job). The superintendent is always available as he is provided with a rent-free unit on the site. Tenants were pleased with the maintenance services offered, many saying that they had never had an occasion to call the maintenace man.

Facilities: Laundry room, health clinic, storage sheds, community rooms, and playground.

The site is equipped with one laundry room with twelve machines for 210 units. It is often crowded and families of more than two found it inadequate, but the lease prohibits installation in the units of washing machines. Many residents hang their laundry on their porches or in their yard.

Health facilities were in the original plan. However, they have yet to open. Current plans are for the clinic to open in July. The clinic will occupy space in North Harvard



Dumpster Locations

on Western Ave., next to the pharmacy. Plans are for extensive facilities, covering a couple of floors with an elevator being installed. Included will be dental as well as medical care.

Storage sheds are also located on the site for bicycles. Many residents found these inadequate as they are not weatherproof, do not have locks, and are shared by many units. Most bikes are now stored in the entry-ways. There is a desire for increased general storage space.

A community room is available, at no extra rent, for tenant activities.

The playground is still in the planning stages, but construction should begin by July (see Organizations). It will cover 6/10ths of an acre of land leased next to the site.

<u>Organizations</u>: Senior Citizens' Club, North Harvard Neighborhood Council, and Rivendell Day Care Center.

Senior Citizens' Club: Requirements for tenancy at North Harvard are that you are either a family(mother/father with one or more dependents) or a senior citizen. This latter group comprises 15-20% of the tenants. There is a Sr. Citizens' Club which meets in the community room on the site with about 60 members. Although not all the members are from the project, the majority are North Harvard residents. The club meets weekly and sponsors Beano games every Tuesday night. It plans field trips for its members to areas in and out of

the city. The senior citizens on the site are recognized as a group by the MBTA which provides them with special mini-bus service, along with a Brighton Stop and Shop which sends them a special bus once a week.

North Harvard Neighborhood Council (NHNC): With around 300 children on the site, the need for a playgound (cut from the original plans) has been increasingly felt. About a year ago, the manager made an effort to provide a play space when he dumped a load of good sized rocks on a vacant lot owned by Harvard and erected a swingset on them. However, complaints of trespassing from Harvard and some injuries to children emphasized the need for a real play area. In January, 1973, the tenants organized and took petitions to the residents (with only a 4% negative response to the playground proposal). In February the tenants formed the NHNC. To date they have raised $1,000 and contacted organizations for materials and labor. It is hoped that construction will begin by July. The exact location is not decided. The Council has asked Harvard and the New England Depository Library (both owning adjacent lots) for 20 year leases at $1 per year.

Rivendell Day Care Center: Working mothers of the Allston-Brighton communtiy are able to leave their pre-school aged children at the day care center which opened on North Harvard in mid-April. It was funded by the state's Department of Community Affairs and has one head teacher with four assistance. At present 24 children are enrolled, about one-half of

whom are from North Harvard. Children from the Allston-Brighton community were chosen from teacher interviews of parents and children, which were aimed at determining need. There, as might be expected, is a waiting list. Until further decisions are made at the end of May, the center is tuition-free.

There is no tenant-management group. The residents have no say in the selection of the manager. North Harvard exhibits a low turnover rate (exact figures not available). It is most probable that most of those residents who leave do so because of eviction. Due to the popularity of the project among the tenants, few of them would be likely to move to another project. Therefore, those tenants who do move out voluntarily are probably moving out of the government subsidized housing system.

Architects

About the same time that a B. Architecture thesis was being written at MIT in 1961 on a redevelopment plan for the Boston waterfront, the Boston Chamber of Commerce was initiating a similiar study. Upon his graduation, the thesis author, Fernando Migliassi, went to work for the Chamber of Commerce. ~~study~~. There he met Simon Mintz (B.Arch., Michigan) who was then technical director of the Chamber of Commerce study. Migliassi and Mintz worked together on the waterfront project until its completion whereupon Migliassi returned to his native Chile and Mintz went to work for the BRA. In 1965 when Mintz decided to start his own architectural/ planning firm, he called Migliassi and the two of them became founding principals of PARD (Planning, Architecture, Research and Design) Team.

Until 1967 when they landed the North Harvard Urban Renewal Project, Pard Team's activities were fairly small. While they were project coordinators for the Reston (VA.) development, the North Harvard Project was one of their first big commissions.

The existing design reflects much of the original concept. Because the surrounding area of the site is predominantly industrial, a fundamental decision was made to make the site introspective. Thus, parking was kept on the perimeter of the site and the dwelling units were focused on a central courtyard. Modifications to the site layout as the project progressed arose primarily

out o f delays due the complex litigation occurring in regard to land acquisition. By the very nature o f the piece-meal process by which land was acquired, cleared and okayed for construction, it was never possible to know whether or not the entire project would be built as planned. Thus segments of the initial scheme were built as the land was acquired and the resulting design shows certain anomalies in its cohesiveness. The six units in the middle of the site, for instance, are somewhat detached; acco rding to Migliassi, these were among the last units to be built.

From the beginning, PARD Team worked with the San-Vel Company and the Vappi Constructio n Co mpany with regards to the ~~Shepp~~ Frinkas Building System which was employed. The Shepp Frinkas System utilizes pre-cast load bearing walls and precast planks as the fundamental structure. Infill panels, staircases and balconies are separate pre-cast components. (Migliassi stressed that an important aspect of this project was the commitment of both San-Vel and Vappi to their original cost estimates despite lo ng delays in the project.)

Initially PARD Team had designed the North Harvard Project as family dwelling units around a six bedroom core which could be divided into two 3BR, one 2BR and one 4BR, or one 6BR unit. Later, program modifications were made which required the inclusion of 1BR units. This led to what is now the weakest design aspect of the Project. Essentially, the 1BR unit was a reversed layout of the larger units. Living rooms of the larger units became the single bedroo m and the dining rooms of the larger units became

the living rooms of the smaller units. Because the bedrooms of these smaller units were originally intended to be the living rooms, they face onto the main courtyard. Moreover the original glass infill panel (sliding doors) were retained and a common complaint of the primarily elderly tenants of these 1BR units is that they have no privacy and that it is impossible to ventilate the bedroom without opening a floor to ceiling gap in the doors. (Wodden fences originally intended outside of these large glass doors to screen the room from the courtyard were scrapped in the final stages of the project because of the cost overruns).

Migliassi - who was the partner in charge of the project - was basically philosphical about the outcome of North Harvard. He said it was an incredibly frustrating experience with all the delays and litigation, constantly increasing costs, etc. He recognized that there were some design features which suffered because of the long start-up to completion time. The playground which was initially planned, for instance, was scrapped along with the wooden fences, because of cost overrun. But he also recognizes that it was PARD Team's first lo w-income housing project and that they learned a great deal. They are, for instance, now involved with a project in East Boston and in working with the community groups have forewarned them that they had better negotiate for the amenities to the project from the beginning to insure their inclusion. Otherwise, like the playground and the fences, major components of the design might be lost.

4/5

Please type

ARCHITECT'S DESCRIPTIVE DATA

1972 NONPROFIT SPONSORED LOW AND MODERATE INCOME HOUSING AWARDS PROGRAM

1. Type of project: New Construction [x] Rehabilitation [ ]

2. Completion date: October, 1971

3. State in which located: Massachusetts

4. Architect's statement concerning design problems, solutions.

The program requirements were to provide housing, parking & community facilities on a 6½ acre triangular shaped site. The site is bordered by light industrial building on the south, by private playing fields and a one story brick office building on the north, and by private playing fields & a five story brick book depository on the east.

The parking is located on the perimeter of the site and the open spaces are developed on the interior away from the heavily trafficked streets. Eight buildings contain a total of 212 units of duplexed row housing with a mix of 72 one bedroom units, 40 two bedroom units, 60 three bedroom units, and 40 four bedroom units. The parking is provided on a one to one basis and the community facilities are made up of a laundry, health clinic, day care center, convenience store and meeting room.

5. Technical information:

The eight buildings were constructed with precast concrete modular components, story high bearing walls on 31'8" center support pre-stressed hollow core floor and roof planks. The second floor bearing walls cantilever to support the balconies on the third level. The complete stairs and the spandrels are also of precast concrete. The finishes used are a steel form finish, a light sandblast and a rough sawn board texture.

Heating is provided by forced hot water from a central boiler room. No air conditioning is provided, but each apartment has through ventilation on each floor.

6. Federal program under which constructed: 221 (d) (3)

Insert in FIRST transparent window sleeve of brochure, facing front cover.

DESCRIPTIVE DATA

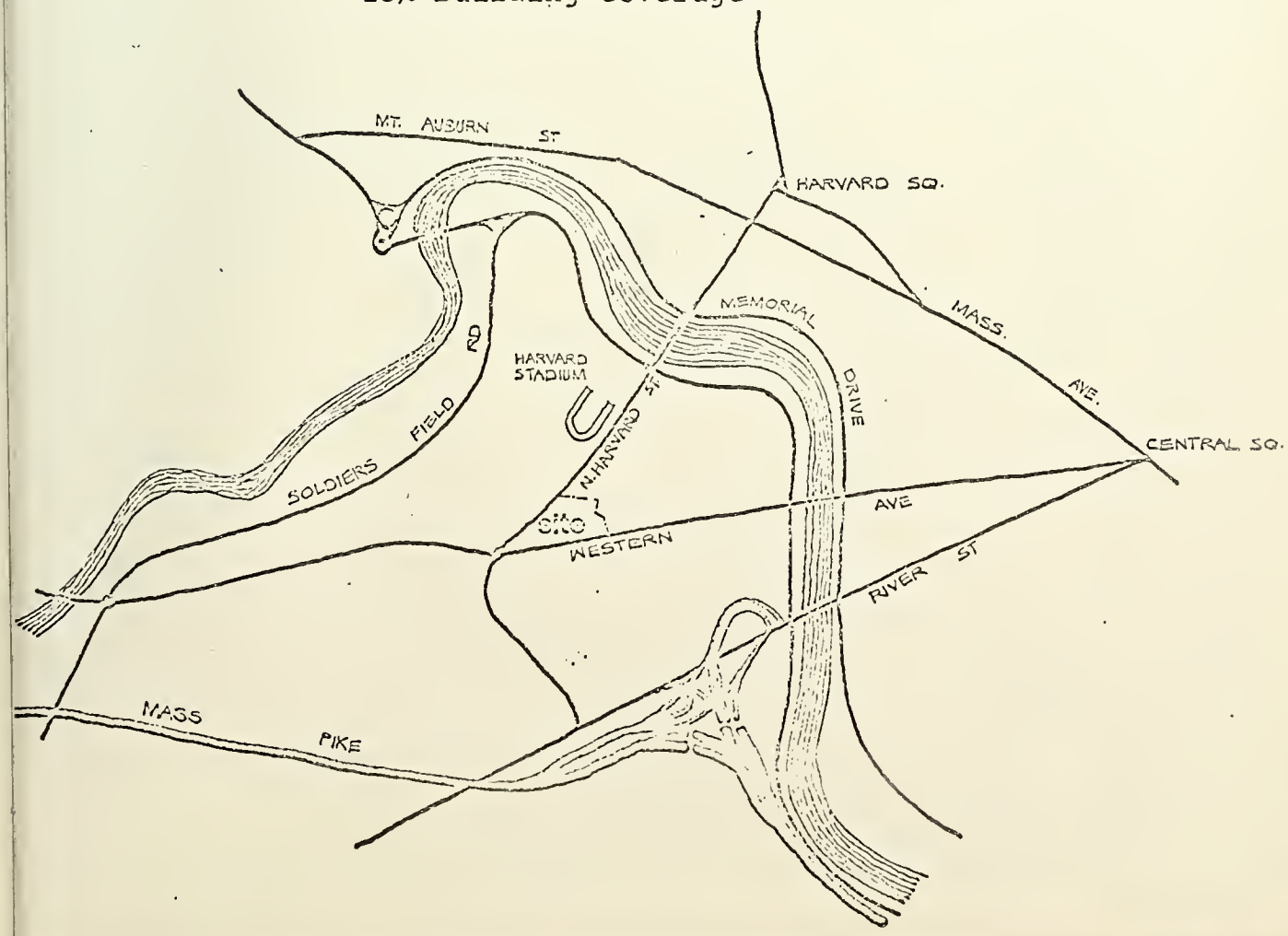
PROJECT: North Harvard Urban Renewal Project
Boston, Mass. R-54
FHA Project No. 023-55128 221(d)-3

LOCATION: 128 North Harvard Street
Allston, Mass.

COMPLETION DATE: October, 1971

PROGRAM: 212 apartments; 70 1-BR, 40 2-BR,
62 3-BR, 40 4-BR
100% parking
Spaces for: (1) Convenience Store, (2) Day Care Center, (3) Laundry,
(4) Community Meeting Room,
(5) Management Office
(6) Drug Store, (7) Health Clinic

SITE DATA: 6.5 acres
32.6 d.u. per acre
25% Building coverage



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25072	LIGHT BLUE
25073	DARK BLUE
25074	LIGHT GRAY
25075	LIGHT GREEN
25076	DARK GREEN
25077	TANGERINE
25078	RED
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